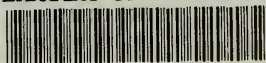


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FRUITS OF
ECONOMY,
INTEREST TABLES,
AND CHOICE EXTRACTS
FROM
DR. FRANKLIN'S WORKS

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UNITED STATES OF AMERICA.





THE AUTHOR

OF

BECKWITH'S ALMANAC.



A BOOK USEFUL TO ALL.

THE FRUITS OF ECONOMY;

OR

INTERESTING TABLES,

SHOWING THE AMOUNT OF DIFFERENT SUMS FROM

ONE CENT TO FIFTY DOLLARS,

SAVED DAILY, AND ONCE IN SIX MONTHS PUT AT INTEREST, AT

FIVE, SIX, SEVEN AND EIGHT PER CENT. PER ANNUM,

FOR VARIOUS PERIODS OF TIME, FROM SIX MONTHS TO FIFTY YEARS:

BEING DESIGNED TO EXCITE

Habits of Industry and Economy, especially among Children and Youth.

ALSO,

TABLES SHOWING THE ANNUAL INTEREST TO WHICH FIVE, SIX, SEVEN AND EIGHT PER CENT. ARE
RESPECTIVELY EQUIVALENT, WHEN TAKEN IN ADVANCE FOR VARIOUS TIMES, FROM ONE
MONTH TO ONE YEAR, ACCORDING TO THE PRACTICE OF DISCOUNTING AT BANKS,
AND THE VALUE OF ONE DOLLAR AT COMPOUND INTEREST, AT FROM
5 TO 14 PER CENT. PER ANNUM, FROM ONE TO FIFTY YEARS.

THE TABLES BY GEORGE BECKWITH.

ALSO, THE

DECLARATION OF INDEPENDENCE

AND THE

CONSTITUTION OF THE UNITED STATES.

TO WHICH IS ADDED

A PRACTICAL AND EASY METHOD FOR PARISHES TO PROVIDE FOR
PASTORS AND THEIR FAMILIES IN THE DECLINE OF LIFE,
OR IN THE DAY OF ADVERSITY.

NEW HAVEN:

GEORGE BECKWITH, AUTHOR AND PUBLISHER.

STEREOTYPED AND PRINTED BY J. H. BENHAM,

1857.

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Entered, according to Act of Congress, in the year 1856,

BY WILLIAM FRANKLIN,

In the office of the Clerk of the United States District Court, for the District of
Connecticut.

PRELIMINARY CHAPTER.

"Gather up the fragments that nothing be lost."

THE object of publishing the following tables, is, to stimulate industry in a large class who are prone to spend much of their time to no useful purpose, and impel to habits of economy a still larger class who, though they are diligent in productive labor, never produce for themselves any thing more than a current subsistence, and some of whom do not accomplish even that. The efficiency which the tables possess to effect the object intended, consists in their showing that by such savings as *any person* who has comfortable health, and is reasonably industrious, **CAN MAKE IF HE WILL.** Any one may accumulate a fund which, when he reaches the age of fifty years, will be sufficient, with no more labor than will best promote his vigor and prolong his days, for his support during the remainder of his life. The truth of this result will be verified by illustrations connected with the explanation of the tables in the next chapter.

It is a common maxim that one who *has money can make money*, and that one who has not something to begin with can make nothing. This is all true. But it does not by any means follow that a small sum may not produce a gain as well as a large one. The mistake which men of limited means are apt to fall into, is that of not husbanding the little that they have, so as to make it constantly accumulate, and finally become large. Because a man has not at any one time a surplus sufficient to purchase a farm, or a vessel, establish a store, set up business at his trade for himself, he is very apt not to think he can invest to any good purpose the single dollar that he can as well spare as not. He will therefore spend it for something that he might as well or better do without, instead of putting it into a savings bank, where, in the course of the active part of his life it would accumulate to six or eight times its amount, and in connection with other sums which he might from time to time lay by, would produce the capital which he desired.

A small sum saved daily through a period of ten, fifteen or twenty years, will make an amount that may be invested to some purpose, even though there might be no place where the small items which compose it could be applied so as to produce any gain. But this is not the case. The country abounds in savings banks which will receive deposits of money and pay lawful rates of interest on them. Some of them receive sums on deposit as small as five cents, and pay interest from the time of receiving it. Others fix their smallest deposit at different sums as large as one dollar, and some have regular quarter days from which interest is reckoned, and on sums deposited between those quarter days they do not allow interest until the expiration of the quarter in which they are deposited.

In most and perhaps all savings banks, the interest is reckoned semi-annually, and either paid to the depositors or added to the principal, and on this increased sum interest is computed; that is, compound interest (usually at the highest rate allowed by law) is reckoned on the deposits semi-annually.

The occasion of constructing the tables contained in this book was a casual inquiry by a friend, what I thought *one cent* deposited daily in a savings bank, and accumulating by compound interest at 6 per cent. per annum, reckoned semi-annually, agreeably to the custom of savings banks, would amount to in fifty years. I made a *guess*, (which was my prerogative by virtue of pedigree,) first calculating approximately the nett amount that would be deposited, and then estimating the accumulation, and I replied that it might probably amount to \$400 or \$500. As neither of us knew what the truth was, I made the computation, and found it to be \$950.41, only the secular time (313 days in each year) being reckoned. The nett sum deposited is only \$156.50; and the sum to which this accumulates is \$950.41, which is a little more than six times the sum deposited. Although I had been for twenty-five years aware of the rapid manner in which numbers in geometrical ratio will amount, and perhaps had no reason to be surprised at the result, yet the circumstance afforded me a practical thought which had never before been enforced upon my mind. I am now about forty-five years old, and have hitherto observed most literally the command to "lay not up treasure on earth," while I have found it very difficult to "owe no man any thing." In one word, I have always been poor; not because I have

been adversely situated for becoming otherwise ; not because I expected to be any better for remaining so ; but because I have not turned my opportunities to the best account. Had I begun in childhood to invest an occasional penny where it would accumulate, and followed up that frugal habit to the present time, those little savings would by this time have increased to many times their original amount, and accumulated to a fund sufficient to purchase a farm which would furnish me desirable and useful employment, and an adequate support during the rest of my pilgrimage.

Or, if my temporal estate was such as to enable me to dispense with the gains thus accumulated, (as I doubtless might,) I could apply it to works of philanthropy, which, by benefitting others, would bless myself and glorify Him whose "whole law is fulfilled in one word, even in this, thou shalt love thy neighbor as thyself."

The effect of my friends question was to bring most poignantly to my mind a sense of my neglect, and add another to the pangs that a retrospect of time, forever lost, too often inflicts upon me, if it does not upon others. If I was not encouraged or rightly directed in this matter when a child, I surely could have begun at 15 years of age a system of penny savings, which I could have followed up at a constantly increasing rate, with not a whit of detriment to any interest, as compared with what I have realized, and those savings now (at the end of 30 years) would amount to not less than \$2,000, probably to twice that sum. I know I could have done this, and furnished myself physically, morally and intellectually, as well as I have done, and abated nothing from the charities I have bestowed upon others, but rather enlarged them.

In this estimate I assume that my course of business would have been much the same as it has been, but that I should have been more careful to gather up the fragments and apply them to advantage. But the early and continued habit of economy would have had its influence upon my industrial pursuits, and I should have been more efficient in the business I pursued. If my occupations had been of the same *genus*, they would have been of a different *species*—if I had pursued another (equally honorable) calling, I should have magnified it to better purpose for the penny discipline adopted preparatory to it. The difference in my pecuniary means, therefore, would now be something more than the savings themselves, with their accumulations—the tone of business

habits would have been improved, and I could now command \$5,000 to \$10,000, and how much more I cannot say, instead of simply paying current expenses. That I could have realized a fortune cannot be doubted; if I retained it, I should now have it to do good with; had I spent it for that purpose as I went along, I should have accomplished in the pecuniary branch of benevolent effort, incomparably more than I have done.

Although the golden, yes, literally *golden*, opportunity has fled by me like a fugitive, it is not yet out of sight, and I know the direction in which it came. I can follow it while it is visible, and point those who stand near the starting point of its momentary successors, to the course in which it invites them to run. The past cannot be recalled; the future only can be improved. As it respects myself, I can but partially retrieve the error; but to the young I may render the service, which was not afforded to me, of bringing to their attention the prospective fortunes which surely lie in a saving of the pennies which all of them are wont to spend to no useful purpose.

The gentleman who proposed the question of which this book is the sequel, gave me an illustration of the surprising manner in which little savings will accumulate, in the case of his little son, which was on this wise:

The grandmother of the boy, gave him when an infant, a five dollar piece as a memento, which she requested should be invested where it could accumulate for him. The father accordingly put it in the savings bank, and added to it from time to time a few cents, which he would otherwise have spent for him in sweetmeats or toys, or something else about as valuable. He continued this practice until the boy was seven years old, when he was surprised to find that the little items, each of which had been counted as nothing, with the gain which had arisen on them, had amounted to One Hundred Dollars. He then withdrew the fund from the savings bank, (continuing to make a deposit there) and invested it where it has produced for the last three years 10 per cent. annually.

It is easy to predict the results that will issue from that five dollar piece. In the first place, it will be kept at work producing at least lawful interest semi-annually, and its operations will be coeval with his existence. When he is 15 years old, it will have amounted to \$12 14;

at 21 it will have become \$17.30 ; at 30, it will be \$29.46 ; at 40 it will be \$50.30 ; at 50 years old, \$96.09 ; at the age of 60 it will be \$173.56 ; and when he reaches threescore and ten, it will have amounted to \$313.46. This is the issue of a *single five dollar piece*, without regarding the other little sums that have been or will be saved from time to time and put with it. He will not probably need to draw it for his support until he is 60 years old, if he ever does. Suppose it to be then necessary, the little yellow-boy which his grandmother gave him, will have grown up like himself, having increased from \$5.00 to \$173.56, and will perhaps be bestowed upon his *grand-children* as a memento of their care and affection for him in the eve of life.

Again, he has added to his five talents which three years ago had increased them to \$100, and this has since that time been actually invested at ten per cent. interest. Suppose this single sum of \$100 is continued at work after that rate until he is 60 or 70 years old, in what will it eventuate ? It was invested at this rate when he was 7 years old. At the age of 15 it will have become \$224.36 ; at 21 years, \$379.75 ; at 30 years, \$895.43 ; at 40 years, \$2,322.52 ; when he is 50 years old, \$3,024.02 ; at the age of 57 years, (50 years from the time of its investment) \$11,739.10 ; at the age of 60 it will be \$15,624.75 ; and when he reaches three-score and ten it will be \$40,526.60 !

In 53 years, then, this single investment of \$100, at 10 per cent., without the addition of anything to it except the gains that it makes, amounts to a fortune of over FIFTEEN THOUSAND DOLLARS, and in 63 years (when its possessor is 70 years old) it will be over FORTY THOUSAND !

But, says one, perhaps he cannot invest it during the whole time at 10 per cent., and in that case these results exist only in the mind or on paper. Although in this particular case I have no doubt that 10 per cent. *can* be realized for any length of time, (for I know where it is invested,) yet we will suppose that he cannot make it produce as large gains as it now does. This he *can do*—he can return it to the savings bank, and there receive lawful interest added semi-annually. Let us see how he will come out in that case.

\$100 has been at work for the last three years at 10 per cent. compound interest ; it has therefore now amounted to precisely \$133.10. The boy is now 10 years old. If he now puts this sum into the savings

bank, and never deposits another cent, the amounts at different ages will be as follows.

At 15 years of age \$178.88; at 21 years old, 255.03, at 30 years old, \$434.18; at 40 years old, \$748.17; when he is 50 years old, \$1,416.29; when he reaches 60 years, \$2,557.99; (or \$2,558); and when he reaches 70, it will be \$4,620.

These results *can be realized*; and, although the amounts are not as large as at 10 per cent., yet the amount when he becomes 50 or 60 years old will be sufficient to support him during the remainder of his sojourn here.

In all of the above calculations we have not included any deposits made after the deposits and their gains amounted to \$100, which took place in 7 years. The average deposit to produce that result would be almost 98 cents per month, which is substantially one dollar. The result will certainly stimulate the parent to proceed, and the boy, being old enough now to see a little of the nature of the matter, will take some interest in it also. We may therefore reasonably suppose that at least the former rate of contributions will be kept up. Let him then be supposed to have continued his deposits at the rate of \$1.00 per month, and that he will receive from first to last only lawful interest. The amount at various times in his life will be as follows:

At 10 years of age, \$161.06; at the age of 15 years, \$283.22; when 21 years old, \$492.14; at 30 years, \$978.32; when 40 years old, \$1,928.17; at the age of 50 years, \$3,643.71; at the age of 70 years it will be \$22,445.50. In view of these facts, will not some of the grandmothers go and do likewise? and in cases where there is no grandmother, will not the parent supply her place, and plant for their children while in infancy, the seeds of their future industry and ultimate fortunes?

In this case, the nett sum deposited is \$12 per year, and this sum *any person who has good health, and is properly industrious, can save* after he begins to take care of himself, say from 15, or from 21 years old. Suppose he does not begin till he is 21 years, at 6 per cent., he will at 50 have \$910.67; at 60 years of age, \$1,806; and when he is 70, it will be \$3,423.06. Either of these sums is sufficient, moneywise, to do himself or somebody else a great deal of good.

Perhaps the reader will be interested to know who the friend is that asked the question to which this humble volume is the sequel. I am

permitted to say that it is Mr. William Franklin, a merchant tailor, of New Haven, Conn. Although he is by no means too big for his business, yet I esteem him to be in all respects, much more than *the ninth part of a man*. The name is suggestive of economy and enterprise, and in these respects he is no reproach to it.

In the case that has been cited, those results that we have seen to be *strictly feasible*, to say nothing of such as may or may not be obtained, show most distinctly that in the small sums that are spent to no good purpose, but often a bad one, there lies for almost every one a latent fortune, if he will but develop it. Nay, he has only to let its elements be put legitimately at work, and then he may let it alone, and it will develop itself.

But whether he infuses the leaven which will vitalize and magnify the lump, depends upon the training the child or youth, more than upon all other conditions united, except the enjoyment of physical health. This fact affords parents or others having the oversight of his early years an opportunity of determining with general certainty what the event shall be; and in proportion as they value the object, do the circumstances in which they stand impose a duty to train the child with a view to its attainment.

It is desirable that the savings be begun by the parents (where there is no grandmother) in the infancy of the child, and continued in his behalf, until the charge can be transferred to him, which should be done as early as circumstances will allow. The effect of stimulating the child to habits of industry and economy, (which is the main object, for this habit being established, his fortune is morally sure,) it appears to me, will be more certain than it would to begin when he is old enough to measurably understand the nature of the enterprise, and carry it forward wholly or partially for himself. For, in the first place, the habits of the parents generally have their influence on those of the child. The practice of making a daily saving, small though it may be, will promote in the former a habit of economy that will be reflected to the letter. At the same time, there will be for the child a motive to industry, in the results that it will bring to himself, and this will render more grateful and effectual to him any arrangements which the parents may make to provide for him useful and productive employment. Again, the child, while he has yet but a faint conception of the object, will, at the suggestion of

the parents, deposit some of the pennies which it may receive, and thus become interested in the operation, and receive further training to qualify him for the ultimate management of his penny affairs, and other business. Further, when he becomes old enough, and is in such circumstances as to be suitable to take charge of the fund, he will see that economy thus far has produced him something, from a penny though it may be, and he will be encouraged to follow it up. Besides, when he can begin to apprehend the law of increase, he will see that his fund is not all *savings simply*, but that a part of it is *gain upon* those savings. In this connection he should be made to realize as far as may be, that the longer the fund continues, the faster will it increase, and that when he reaches middle age, the deposits made in childhood will have become six or eight times the original sum, and at 50 or 60 years of age, it will have increased sixteen or twenty fold. This will show him the advantage of beginning early. In addition, it is to be hoped that a sense of gratitude to his parents will move him to appreciate and husband the provision they have made for him.

But there are those in this unequal state of things whose daily support requires all that they can earn, and they are scantily supplied at that. Such *ought* to find benevolent friends who will assist them in this way, as well as others. That they *will* have such friends is too much for me to hope. But let such take courage by considering that the advantage, to children especially, of saving consists not so much in the *daily amount saved*, as in the *discipline to economy* which the habit confers. A *single cent a week*, at 6 per cent. interest, will accumulate in 5 years to \$3.00; in 10 years to \$7.00; and in 15 years to \$12.41. Although an indigent widow with three or four small children leaning on her for support, has nothing to spare; yet to enlist those children in assisting her to save even a *penny a week*, will be the very best course that she can take to provide for them; for it will stimulate them to industry and educate them in an economy which will make their industry self-sustaining in the least possible time. The family will not suffer any more for current necessities by doing so, and prospectively they will be great gainers by it. If the oldest remains with her 5 years, and then leaves her and provides for himself, he can carry with him, in addition to a maternal benediction, a little fund of three dollars, reserved from her scanty supply, which will be to him a memento of her affection, and afford a nucleus around which,

by the frugality which the circumstances of its collection have inspired, he will gather a fortune from which he will requite the toil and sacrifice which provided for the necessities of his dependent years.

But, I doubt not that what I have said will make the impression and excite the action I am seeking to induce. Before dismissing the matter however, I desire to add a word of caution against allowing economy to degenerate into avarice.

In any system of savings that may be adopted, let not your means be so absorbed in providing for future wants or emolument as to leave nothing for present charities. To those who have long known me, I may be permitted to say, (and shall be credited when I do so,) that I entertain all the sentiments in respect to the cause and the cure of the disease in the *body pecuniary*, that I have always held and often urged. I admire benevolence and abhor avarice, with an intensity which experience and observation have only served to strengthen, and I feel as keenly as ever that worldliness is the crushing curse of the times. The unequal distribution of the rational enjoyments of life has so distressed society that in its agony it is distorted into a most frightful spectacle. Did I suppose that a plea for economy would in any way conduce to strengthen the ligaments that bind the miser to his golden idol, or draw an additional sigh from the bosom of poverty, I would not be found its advocate. But the rich have already acted upon maxims no better than those I have urged; and the poor are in their dependent condition, not because they have not been worldly enough to have produced wealth, nor from any lack of industry; but because they have not turned their worldliness and industry to advantage. The poor man may as well save the money he earns, and enjoy it himself, as to earn it for another to save and enjoy.

It is as well for a poor man to adopt a system of saving a little to provide a fund that he will one day need, as to spend that little needlessly and foolishly, and by and by call on another to help him, and either be coldly denied, or receive a grudging pittance, for which he has to sacrifice his own independence. The proper use of what is spent unwisely by those of moderate means, would prevent more than half of the poverty that comes upon them. Besides, I believe that a man *may* do such a thing as to pursue a system of economy to obtain the means of benefiting others equally with himself; and I believe, moreover, that the poor men who may be induced from this little work to commence a system

of savings, will do so from philanthropic no less than a selfish impulse, and while they are taking measures to benefit themselves, they will increase their ability, without diminishing their disposition, to benefit others.

The poor can expect very little assistance, encouragement or consideration from the wealthy ; but if all the former class will make the most of their opportunities, half of them will soon overcome their dependence upon the latter, and be able very essentially to ameliorate the condition of the other half. The purpose of this work is to incite them to do so and that it will produce that effect I feel assured, from the fact that all to whose attention I have presented the idea while preparing the book, have seen the matter as I do, and commenced the system of savings here recommended. With this prologue, I offer this humble effort to my fellow citizens, hoping that its influence will be to ameliorate their condition and advance our common welfare. G. B.

NEW HAVEN, JULY 14, 1856.

EXPLANATION OF TABLES, &C.

The principal tables (from page 17 to page 68) are calculated for annuities on compound interest, at 5, 6, 7 and 8 per cent per annum, added semi-annually during 50 years. The annuities are supposed to arise from daily savings of various sums from one cent to fifty dollars. In forming any annuity here given, the sum saved daily is multiplied by the number of secular days in half a year, and this sum is supposed to be deposited in a Savings Bank, at each interval of six months. The years are all counted common years, and 52 Sundays are deducted, leaving only 313 secular days in a year. Half of this is $156\frac{1}{2}$ days, which multiplied by the sum saved daily, forms the annuity. If the saving is one cent per day, the annuity is \$1.56 $\frac{1}{2}$; if 2 cents per day, it is \$3.13, &c.

The annuities accumulate by compound interest, as above stated, and the tables show how much the whole amount is at the end of each interval of 6 months. Each page shows the result from one daily rate of savings, at each of the four rates of interest.

The daily computations are made for each cent consecutively, up to 25; from that number to 50 cents, each succeeding table is reckoned for 5 cents more than the previous one; and from 50 cents to one dollar, 10 cents are added at each succeeding table. Each consecutive dollar is given as far as \$10, and from that sum to \$50, the sum for each table increases by five dollars. The *use* of the tables will be understood without detailed examples.

Although the great object of the work is to encourage the saving of small sums daily, by showing that such little sums as almost every one can save will inevitably come to a fortune in the course of one's active life—for which purpose 25 cents daily is sufficient—yet there are multitudes whose income for half their lifetime is from one to five dollars per day, and a few that receive tens of dollars daily. For the gratification of such the tables are extended to \$50 per day. Those whose income is greater

than that can afford to calculate it for themselves, or they can deduce it from the tables which contain other sums.

Two reasons induced the omission of the intermediate sums that have been left out between 25 cents and one dollar, to say nothing of those omitted between ten and fifty dollars. Those reasons were : 1st—the time for computing the tables was limited, and to have attempted it would have delayed the publication of the work long beyond the time at which the publisher must produce it if *he* issued it at all ; and 2d : the insertion of each cent to a dollar, and each dollar to fifty dollars, would have increased the volume to about twice its present size, and therefore added to its cost ; which fact, as far as it might affect the circulation of the work, would countervail the object of publishing it. It is designed to be a book for the million, and it should be made available to as many as may be.

This omission will work no embarrassment in finding the result for sums intermediate between any two consecutive ones ; because any such result can always be found by adding together the results for two numbers whose sum will make the intermediate one. The more natural way would be, to take the results for the number next less than the one for which the result is sought, and what this less number lacks of being equal to the one in question. The sum of these results will be the result required.

For example, how much will arise from 28 cents, saved daily, for 50 years ; the savings at the end of each 6 months being deposited where they will draw interest at 6 per cent per annum, added semi-annually ?

Here the more natural mode would be to make up the number (28) from 25 and 3, the results for both of which are given.

On page 41 we find 25 cents daily to amount in 50 years to \$23,760 15, and 3 cents daily to produce \$2,851.22. These added together make \$26,611.37, which is the result for 28 cents daily.

The result for any number not given in the tables may be obtained in like manner. If the number is a composite one, its factors may be taken and the result for any one of them found, and that result multiplied by its other factor or factors. In this case we can resolve 28 into 4×7 , and find, for instance, the result for 7, and multiply that by 4. The result for 7 cents is found on page 23 to be \$6,652.84, which multiplied by 4 gives \$26,611 36, the same as before, with the exception of 1 cent, which is lost by omitting fractions.

In the construction of the table, the results are given in dollars and cents, (the last two characters being in cents) until the amount becomes as large as \$100,000, and afterwards the cents are omitted. This course was found necessary in order to make the page narrow enough to be any wise convenient for pocket use. A star (*) is placed at the left of the first number from which the cents are omitted.

To the main tables are added as supplementary, some miscellaneous results, marked A, B, C, &c., most of which will serve more effectually to enforce the central idea of the work, the advantage of saving even the *smallest sums*. These matters, (some of which are tables) are explained where they are introduced.

USURY LAWS OF THE UNITED STATES.

- MAINE, legal rate of interest, six per cent. ; excess only recoverable by law.
- NEW HAMPSHIRE, six per cent. ; and, if more be taken, the party forfeits three times the excess.
- VERMONT, six per cent. ; and any excess recoverable by law.
- MASSACHUSETTS, six per cent. ; penalty for excess, three-fold the whole interest taken.
- RHODE ISLAND, six per cent. ; any excess illegal.
- CONNECTICUT, six per cent. ; penalty for usury, loss of the interest.
- NEW YORK, seven per cent. ; usurious contracts void. Usury a misdemeanor, punishable by a fine not exceeding one thousand dollars, and imprisonment not exceeding six months.
- NEW JERSEY, six per cent. ; penalty for usury, forfeiture of debt and interest.
- PENNSYLVANIA, six per cent. ; contract void for excess. If more than six per cent. be demanded and *paid*, the party upon receiving it shall forfeit the money and other things lent—one-half to the State, and the other half to the party who shall sue for the same.
- DELAWARE, six per cent. ; penalty for usury, forfeiture of the money lent, one-half to the plaintiff and one-half to the State.
- MARYLAND, six per cent. ; penalty for usury, forfeiture of excess.
- DISTRICT OF COLUMBIA, six per cent. ; "all notes, bonds, contracts, etc., for more than six per cent., void ; penalty, forfeiture of treble amount received.
- VIRGINIA, six per cent. ; usurious contracts void.
- NORTH CAROLINA, six per cent. ; usurious contracts void, and penalty for usury, forfeiture of double the money or value of things lent.
- GEORGIA, seven per cent. ; penalty for usury, forfeiture of the whole interest.
- ALABAMA, eight per cent. ; penalty for usury, loss of interest.
- FLORIDA, six per cent. ; or eight per cent. by contract ; penalty for usury, loss of interest. Person convicted of usury, cannot be a bank director.
- MISSISSIPPI, ten per cent. by contract ; a contract for more is void for the excess.
- LOUISIANA, five per cent., by contract eight ; penalty for usury, loss of interest.
- TEXAS, eight per cent., by contract twelve ; penalty for usury, loss of interest.
- ARKANSAS, six per cent., by contract ten per cent. ; penalty for usury, contract void.
- TENNESSEE, six per cent. ; penalties for usury, excess recoverable by law, fine, and imprisonment.
- KENTUCKY, six per cent.
- OHIO, six per cent., by contract ten per cent. ; penalty for usury, loss of excess above six. Banks taking usurious interest, forfeit the debt.
- MICHIGAN, seven per cent., by contract ten ; excess illegal.
- INDIANA, six per cent., and penalty for usury, ten per cent. damage thereon. Usurious contracts with non-residents void.
- ILLINOIS, six per cent., or by contract, ten.
- MISSOURI, six per cent. ; penalty for usury, loss of interest.
- IOWA, six per cent., by contract ten ; penalty for usury, forfeiture of interest.
- WISCONSIN, seven per cent., by contract twelve ; three times the excess recoverable by law.
- CALIFORNIA, no usury laws, and the most ruinous rates prevail.

ONE CENT PER DAY.

17

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	1.57	1.57	1.57	1.57	25	157.94	183.30	213.75	250.05
1	3.17	3.18	3.18	3.19	26	163.46	190.45	222.80	261.61
1	4.81	4.84	4.86	4.89	26	169.11	197.73	232.16	273.64
2	6.50	6.55	6.60	6.65	27	174.90	205.23	241.85	286.15
2	8.23	8.31	8.39	8.48	27	180.84	212.95	251.88	299.16
3	10.00	10.12	10.25	10.38	28	186.92	220.90	262.26	312.70
3	11.81	11.99	12.17	12.36	28	193.16	229.10	273.01	326.77
4	13.67	13.92	14.17	14.42	29	199.56	237.53	284.13	341.40
4	15.58	15.90	16.23	16.56	29	206.11	246.23	295.64	356.63
5	17.53	17.94	18.36	18.79	30	212.83	255.18	307.55	372.46
5	19.54	20.04	20.57	21.11	30	219.71	264.40	319.88	388.92
6	21.59	22.21	22.85	23.52	31	226.77	273.89	332.64	406.04
6	23.69	24.44	25.22	26.02	31	234.00	283.68	345.84	423.85
7	25.85	26.74	27.66	28.63	32	241.42	293.75	359.51	442.37
7	28.06	29.11	30.20	31.34	32	249.02	304.13	373.66	461.63
8	30.33	31.55	32.82	34.16	33	256.81	314.82	388.30	481.66
8	32.65	34.06	35.53	37.09	33	264.80	325.83	405.46	502.49
9	35.03	36.64	38.34	40.14	34	272.98	337.17	419.15	524.15
9	37.48	39.31	41.25	43.31	34	281.37	348.84	435.38	546.68
10	39.98	42.05	44.26	46.60	35	289.97	360.88	452.18	570.11
10	42.54	44.88	47.37	50.03	35	298.78	373.27	469.58	594.48
11	45.17	47.79	50.59	53.60	36	307.82	386.03	487.58	619.83
11	47.86	50.79	53.93	57.31	36	317.08	399.18	506.21	646.19
12	50.63	53.88	57.38	61.16	37	326.57	412.72	525.49	673.60
12	53.46	57.06	60.96	65.18	37	336.30	426.66	545.44	702.11
13	56.36	60.34	64.66	69.35	38	346.27	441.03	566.10	731.76
13	59.33	63.72	68.48	73.69	38	356.49	455.82	587.48	762.59
14	62.38	67.19	72.44	78.20	39	366.96	471.06	609.61	794.66
14	65.51	70.77	76.55	82.89	39	377.71	486.76	632.51	828.01
15	68.71	74.45	80.79	87.77	40	388.72	502.93	656.21	862.70
15	71.99	78.25	85.18	92.85	40	400.00	519.58	680.74	898.77
16	75.36	82.17	89.73	98.13	41	411.57	536.73	707.13	936.29
16	78.80	86.20	94.43	103.62	41	423.42	554.40	732.41	975.90
17	82.34	90.35	99.30	109.33	42	435.57	572.60	759.61	1,015.88
17	85.96	94.62	104.34	115.27	42	448.03	591.34	787.76	1,058.08
18	89.68	99.03	109.56	121.44	43	460.79	610.64	816.90	1,101.97
18	93.48	103.56	114.96	127.86	43	473.88	630.53	847.06	1,147.61
19	97.39	108.23	120.55	134.54	44	487.29	651.01	878.27	1,195.08
19	101.39	113.05	126.33	141.49	44	501.04	672.10	910.57	1,244.45
20	105.48	118.00	132.32	148.71	45	515.13	693.83	944.01	1,295.78
20	109.69	123.11	138.52	156.23	45	529.57	716.21	978.61	1,349.18
21	113.99	128.36	144.93	164.04	46	544.37	739.26	1,014.43	1,404.71
21	118.41	133.78	151.57	172.17	46	559.55	763.01	1,051.50	1,462.47
22	122.93	139.36	158.44	180.62	47	575.10	787.46	1,089.87	1,522.53
22	127.57	145.10	165.55	189.41	47	591.04	812.65	1,129.58	1,585.00
23	132.33	151.02	172.91	198.55	48	607.39	838.59	1,170.68	1,649.96
23	137.20	157.12	180.52	208.06	48	624.14	865.32	1,213.22	1,717.52
24	142.20	163.40	188.41	217.95	49	641.30	892.84	1,257.24	1,787.79
24	137.32	169.86	196.57	228.23	49	658.90	921.19	1,302.81	1,860.87
25	152.56	176.52	205.01	238.92	50	676.94	950.39	1,349.98	1,936.87

TWO CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	3.13	3.13	3.13	3.13	25½	315.88	366.78	427.50	509.09
1½	6.34	6.35	6.37	6.39	26	326.91	380.91	445.60	523.23
2	9.63	9.68	9.72	9.77	26½	338.21	395.47	464.32	547.28
2½	13.00	13.09	13.19	13.29	27	349.80	410.46	483.70	572.31
3	16.45	16.62	16.78	16.95	27½	361.67	425.90	503.76	598.33
3½	19.99	20.25	20.50	20.76	28	373.85	441.81	524.53	625.39
4	23.62	23.98	24.35	24.72	28½	386.32	458.20	546.01	653.54
4½	27.37	27.83	28.33	28.84	29	399.11	475.07	568.25	682.81
5	31.16	31.80	32.45	33.12	29½	412.22	492.45	591.27	713.25
5½	35.07	35.88	36.72	37.58	30	425.65	510.36	615.09	744.91
6	39.07	40.09	41.13	42.21	30½	439.43	528.80	639.75	777.84
6½	43.18	44.42	45.70	47.03	31	453.54	547.79	665.27	812.08
7	47.39	48.88	50.43	52.04	31½	468.01	567.36	691.69	847.69
7½	51.70	53.48	55.33	57.25	32	482.84	587.51	719.02	884.73
8	56.13	58.21	60.40	62.67	32½	498.04	608.26	747.32	923.25
8½	60.66	63.09	65.64	68.31	33	513.62	629.64	776.61	963.31
9	65.31	68.11	71.07	74.17	33½	529.59	651.66	806.92	1,004.97
9½	70.07	73.29	76.68	80.27	34	545.96	674.34	838.29	1,048.30
10	74.95	78.62	82.50	86.61	34½	562.74	697.70	870.76	1,093.36
10½	79.95	84.10	88.52	93.21	35	579.93	721.76	904.37	1,140.23
11	85.08	89.76	94.74	100.06	35½	597.57	746.54	939.15	1,188.97
11½	90.34	95.58	101.19	107.20	36	615.63	772.07	975.15	1,239.66
12	95.73	101.58	107.86	114.61	36½	634.16	798.36	1,012.41	1,292.37
12½	101.25	107.75	114.76	122.33	37	653.14	825.44	1,050.97	1,347.20
13	106.91	114.12	121.73	130.35	37½	672.60	853.33	1,090.89	1,404.22
13½	112.72	120.67	129.33	138.70	38	692.55	882.06	1,132.20	1,463.51
14	118.66	127.42	136.99	147.37	38½	712.99	911.66	1,174.96	1,525.19
14½	124.76	134.37	144.91	156.40	39	733.94	942.14	1,219.21	1,589.32
15	131.01	141.54	153.11	165.78	39½	755.42	973.53	1,265.01	1,656.03
15½	137.42	148.91	161.60	177.55	40	777.44	1,005.87	1,312.42	1,725.40
16	143.98	156.51	170.36	185.70	40½	800.00	1,039.17	1,361.48	1,797.54
16½	150.71	164.33	179.46	196.26	41	823.13	1,073.48	1,412.27	1,872.57
17	157.61	172.39	188.87	207.24	41½	846.84	1,108.81	1,464.82	1,950.61
17½	164.68	180.70	198.61	218.66	42	871.14	1,145.21	1,519.22	2,031.76
18	171.93	189.25	208.69	230.53	42½	896.05	1,182.69	1,575.53	2,116.16
18½	179.35	198.05	219.12	242.88	43	921.58	1,221.30	1,633.80	2,203.94
19	186.97	207.13	229.92	255.73	43½	947.75	1,261.07	1,694.11	2,295.23
19½	194.77	216.47	241.10	269.09	44	974.58	1,302.03	1,756.54	2,390.16
20	202.67	226.09	252.67	282.98	44½	1,002.07	1,344.23	1,821.15	2,488.90
20½	210.97	236.05	264.64	297.44	45	1,030.25	1,387.68	1,888.02	2,591.57
21	219.37	246.22	277.03	312.46	45½	1,059.14	1,432.44	1,957.23	2,698.36
21½	227.99	256.73	289.86	328.09	46	1,088.75	1,478.55	2,028.86	2,809.42
22	236.82	267.54	303.14	344.34	46½	1,119.10	1,526.03	2,103.00	2,924.93
22½	245.87	278.72	316.88	361.24	47	1,150.20	1,574.94	2,179.73	3,045.06
23	255.15	290.21	331.10	378.82	47½	1,182.09	1,625.32	2,259.15	3,169.99
23½	264.65	302.05	345.82	397.10	48	1,214.77	1,677.21	2,341.35	3,299.82
24	274.40	314.24	361.05	416.12	48½	1,248.27	1,730.66	2,426.43	3,435.05
24½	284.39	326.80	376.82	435.89	49	1,282.61	1,785.71	2,514.49	3,575.58
25	294.63	339.73	393.13	456.46	49½	1,317.80	1,842.41	2,605.62	3,721.73
25½	305.13	353.05	410.02	477.85	50	1,353.88	1,900.81	2,699.95	3,873.73

THREE CENTS PER DAY.

19

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	4.70	4.70	4.70	4.70	25 $\frac{1}{2}$	473.83	550.16	641.26	750.14
1	9.51	9.53	9.55	9.58	26	490.37	571.36	668.40	784.84
1 $\frac{1}{2}$	14.44	13.51	14.58	14.66	26 $\frac{1}{2}$	507.32	593.20	696.48	820.93
2	19.50	19.64	19.79	19.94	27	524.70	615.69	725.56	858.46
2 $\frac{1}{2}$	24.68	24.93	25.18	25.43	27 $\frac{1}{2}$	542.51	638.86	755.65	897.49
3	29.99	30.37	30.75	31.14	28	560.77	662.72	786.79	938.09
3 $\frac{1}{2}$	35.44	35.98	36.52	37.08	28 $\frac{1}{2}$	579.48	687.29	819.02	980.31
4	41.02	41.75	42.50	43.26	29	598.67	712.61	852.38	1,024.21
4 $\frac{1}{2}$	46.74	57.70	48.68	49.69	29 $\frac{1}{2}$	618.33	738.68	886.91	1,069.88
5	52.60	53.82	55.08	56.37	30	638.48	755.54	922.64	1,117.37
5 $\frac{1}{2}$	58.61	60.13	61.70	63.42	30 $\frac{1}{2}$	659.14	793.20	959.63	1,166.76
6	64.77	66.63	68.56	70.55	31	680.31	821.69	996.91	1,218.12
6 $\frac{1}{2}$	71.08	73.33	75.65	78.06	31 $\frac{1}{2}$	702.01	851.03	1,037.53	1,271.54
7	77.56	80.22	82.99	86.88	32	724.26	881.26	1,078.54	1,327.10
7 $\frac{1}{2}$	84.19	87.32	90.59	94.01	32 $\frac{1}{2}$	747.06	912.39	1,120.98	1,384.88
8	90.99	94.64	98.46	102.47	33	770.43	944.46	1,164.91	1,444.97
8 $\frac{1}{2}$	97.96	102.17	106.60	111.26	33 $\frac{1}{2}$	794.39	977.49	1,210.38	1,507.46
9	105.10	109.93	115.03	120.41	34	818.94	1,011.51	1,259.44	1,572.45
9 $\frac{1}{2}$	112.43	117.92	123.75	129.92	34 $\frac{1}{2}$	844.11	1,046.55	1,306.14	1,640.05
10	119.93	126.16	132.77	139.81	35	869.91	1,080.54	1,356.55	1,710.34
10 $\frac{1}{2}$	127.63	134.64	142.12	150.10	35 $\frac{1}{2}$	896.35	1,119.81	1,408.73	1,783.45
11	135.51	143.37	151.78	160.79	36	923.46	1,158.10	1,462.73	1,859.49
11 $\frac{1}{2}$	143.59	152.37	161.79	171.92	36 $\frac{1}{2}$	951.24	1,197.54	1,518.62	1,928.56
12	151.88	161.63	172.15	183.49	37	979.71	1,238.16	1,576.46	2,020.80
12 $\frac{1}{2}$	160.37	171.18	182.87	195.53	37 $\frac{1}{2}$	1,008.90	1,280.00	1,636.33	2,106.32
13	169.07	181.01	193.97	208.04	38	1,038.82	1,329.10	1,698.80	2,195.27
13 $\frac{1}{2}$	178.00	191.13	205.45	221.06	38 $\frac{1}{2}$	1,069.48	1,367.49	1,762.44	2,287.78
14	187.14	201.56	217.33	234.60	39	1,100.92	1,413.20	1,828.82	2,383.98
14 $\frac{1}{2}$	196.52	212.30	229.64	247.68	39 $\frac{1}{2}$	1,133.13	1,460.29	1,897.52	2,484.04
15	206.12	223.37	242.37	263.32	40	1,166.16	1,508.80	1,968.63	2,588.09
15 $\frac{1}{2}$	215.97	234.76	255.55	277.55	40 $\frac{1}{2}$	1,200.01	1,558.76	2,042.22	2,696.31
16	226.07	246.50	269.19	294.38	41	1,234.70	1,610.22	2,118.40	2,808.86
16 $\frac{1}{2}$	236.41	258.59	283.30	310.85	41 $\frac{1}{2}$	1,270.26	1,663.22	2,197.24	2,925.91
17	247.02	271.04	297.91	327.98	42	1,296.72	1,717.81	2,278.53	3,047.64
17 $\frac{1}{2}$	257.89	283.87	313.03	345.80	42 $\frac{1}{2}$	1,344.08	1,774.03	2,363.29	3,174.24
18	269.03	297.08	328.69	364.32	43	1,382.37	1,831.95	2,450.70	3,305.91
18 $\frac{1}{2}$	280.45	310.69	344.88	383.59	43 $\frac{1}{2}$	1,421.63	1,891.61	2,541.17	3,442.84
19	292.16	324.70	361.65	403.63	44	1,461.86	1,953.05	2,634.80	3,585.25
19 $\frac{1}{2}$	304.16	339.14	379.00	424.47	44 $\frac{1}{2}$	1,503.11	2,016.34	2,731.72	3,733.35
20	316.45	354.01	396.96	446.14	45	1,545.38	2,081.52	2,832.02	3,887.35
20 $\frac{1}{2}$	329.06	369.32	415.55	468.69	45 $\frac{1}{2}$	1,588.71	2,148.67	2,935.84	4,047.54
21	341.98	385.10	434.79	492.13	46	1,633.12	2,217.82	3,043.29	4,214.12
21 $\frac{1}{2}$	355.23	401.35	454.70	516.51	46 $\frac{1}{2}$	1,678.64	2,289.05	3,154.50	4,387.40
22	368.80	418.08	473.31	541.86	47	1,725.31	2,362.42	3,269.60	4,567.59
22 $\frac{1}{2}$	382.72	435.32	496.64	568.23	47 $\frac{1}{2}$	1,773.13	2,437.98	3,388.73	4,754.99
23	396.98	453.07	518.72	595.66	48	1,822.16	2,515.82	3,512.03	4,849.88
23 $\frac{1}{2}$	411.60	471.36	541.57	624.18	48 $\frac{1}{2}$	1,872.41	2,595.99	3,639.65	5,152.57
24	426.59	490.20	565.22	653.84	49	1,922.91	2,678.56	3,771.73	5,363.37
24 $\frac{1}{2}$	441.95	509.60	589.70	684.69	49 $\frac{1}{2}$	1,976.70	2,763.61	3,908.44	5,582.60
25	457.69	529.58	615.04	716.77	50	2,030.82	2,851.22	4,049.93	5,810.60

FOUR CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	6.26	6.26	6.26	6.26	$25\frac{1}{2}$	631.77	733.55	865.01	1,000.14
1	12.68	12.71	12.74	12.77	26	653.82	761.82	891.19	1,046.45
$1\frac{1}{2}$	19.25	19.35	19.44	19.54	$26\frac{1}{2}$	676.43	790.93	928.65	1,094.57
2	25.99	26.19	26.39	26.58	27	699.60	820.91	967.41	1,144.61
$2\frac{1}{2}$	32.90	33.24	33.57	33.91	$27\frac{1}{2}$	723.35	851.81	1,007.53	1,196.66
3	39.99	40.49	41.00	41.52	28	757.69	883.62	1,059.05	1,250.78
$3\frac{1}{2}$	47.25	47.97	48.70	49.44	$28\frac{1}{2}$	772.64	916.39	1,092.03	1,307.07
4	54.69	55.67	56.66	57.68	29	798.22	951.14	1,136.51	1,365.62
$4\frac{1}{2}$	62.32	63.60	64.91	66.25	$29\frac{1}{2}$	824.44	984.91	1,182.55	1,426.50
5	70.13	71.76	73.44	75.16	30	851.31	1,020.71	1,230.18	1,489.82
$5\frac{1}{2}$	78.15	80.18	82.27	84.42	$30\frac{1}{2}$	878.55	1,057.60	1,279.50	1,556.67
6	86.36	88.84	91.41	94.06	31	907.08	1,095.59	1,330.54	1,624.16
$6\frac{1}{2}$	94.78	97.77	100.87	104.08	$31\frac{1}{2}$	936.02	1,134.61	1,383.37	1,695.39
7	104.41	106.96	110.66	114.51	32	965.68	1,175.01	1,438.05	1,769.46
$7\frac{1}{2}$	112.25	116.43	120.79	125.35	$32\frac{1}{2}$	996.08	1,216.52	1,494.64	1,846.50
8	121.32	126.18	131.28	136.63	33	1,027.24	1,259.28	1,553.21	1,926.62
$8\frac{1}{2}$	130.61	136.23	142.13	148.35	$33\frac{1}{2}$	1,059.18	1,303.32	1,613.84	2,009.95
9	140.14	146.57	153.37	160.54	34	1,091.92	1,348.68	1,676.59	2,096.60
$9\frac{1}{2}$	149.90	157.23	165.00	173.22	$34\frac{1}{2}$	1,125.48	1,395.39	1,741.52	2,186.73
10	159.91	168.21	177.03	186.41	35	1,159.88	1,443.52	1,808.73	2,280.46
$10\frac{1}{2}$	170.17	179.51	189.49	200.13	$35\frac{1}{2}$	1,195.15	1,493.08	1,878.30	2,377.94
11	180.68	191.16	202.38	214.39	36	1,231.27	1,544.14	1,950.30	2,479.31
$11\frac{1}{2}$	191.46	203.16	215.72	229.23	$36\frac{1}{2}$	1,268.32	1,596.72	2,026.82	2,584.75
12	202.50	215.51	229.53	244.66	37	1,306.28	1,650.88	2,101.95	2,694.40
$12\frac{1}{2}$	213.83	228.23	243.82	260.70	$37\frac{1}{2}$	1,345.20	1,706.67	2,181.78	2,808.43
13	225.43	241.34	258.62	277.39	38	1,385.09	1,764.13	2,265.40	2,927.03
$13\frac{1}{2}$	237.33	254.84	273.93	294.75	$38\frac{1}{2}$	1,425.98	1,823.31	2,349.91	3,050.37
14	249.52	268.75	289.78	312.80	39	1,467.89	1,884.27	2,438.42	3,178.65
$14\frac{1}{2}$	262.02	283.07	306.18	331.57	$39\frac{1}{2}$	1,510.84	1,947.06	2,530.03	3,312.05
15	274.83	297.82	323.16	351.09	40	1,554.88	2,011.73	2,624.84	3,450.79
$15\frac{1}{2}$	287.96	313.02	340.73	371.40	$40\frac{1}{2}$	1,600.01	2,078.34	2,722.97	3,595.08
16	301.42	328.67	358.91	392.51	41	1,646.27	2,146.95	2,824.53	3,745.15
$16\frac{1}{2}$	315.22	344.79	377.74	414.47	$41\frac{1}{2}$	1,693.68	2,217.62	2,929.65	3,901.21
17	329.36	361.39	397.22	437.31	42	1,742.29	2,290.41	3,038.45	4,063.52
$17\frac{1}{2}$	343.85	378.59	417.38	461.06	$42\frac{1}{2}$	1,792.10	2,365.38	3,151.05	4,232.32
18	358.71	396.11	438.25	485.77	43	1,843.17	2,442.61	3,267.60	4,407.88
$18\frac{1}{2}$	373.93	414.25	459.85	511.46	$43\frac{1}{2}$	1,895.51	2,522.14	3,388.22	4,590.45
19	389.54	432.94	482.20	534.17	44	1,949.15	2,604.07	3,513.07	4,780.33
$19\frac{1}{2}$	405.54	452.19	505.34	565.96	$44\frac{1}{2}$	2,004.15	2,688.45	3,642.29	4,977.80
20	421.94	472.01	529.28	594.86	45	2,050.51	2,775.36	3,776.03	5,183.14
$20\frac{1}{2}$	438.75	492.43	554.07	624.91	$45\frac{1}{2}$	2,118.28	2,864.89	3,914.45	5,396.72
21	455.98	513.47	579.72	656.17	46	2,177.50	2,957.08	4,057.72	5,618.85
$21\frac{1}{2}$	473.64	535.13	606.27	688.68	$46\frac{1}{2}$	2,238.19	3,052.07	4,206.00	5,849.86
22	491.74	557.44	633.75	722.48	47	2,300.41	3,149.89	4,359.47	6,190.12
$22\frac{1}{2}$	510.29	580.43	662.19	757.64	$47\frac{1}{2}$	2,364.18	3,250.65	4,518.31	6,339.98
23	529.31	604.10	691.63	794.21	48	2,429.54	3,354.42	4,682.71	6,599.84
$23\frac{1}{2}$	548.80	628.48	722.10	832.24	$48\frac{1}{2}$	2,496.54	3,461.32	4,852.86	6,870.10
24	567.78	653.60	753.63	871.79	49	2,565.21	3,571.42	5,028.97	7,151.16
$24\frac{1}{2}$	589.26	679.46	786.27	912.92	$49\frac{1}{2}$	2,635.60	3,684.82	5,211.25	7,443.47
25	610.25	706.11	820.05	955.70	50	2,707.75	3,801.62	5,399.90	7,747.56

FIVE CENTS PER DAY.

21

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	7.83	7.83	7.83	7.83	25 $\frac{1}{2}$	789.71	916.94	1,068.76	1,250.23
1	15.85	15.88	15.92	15.96	26	817.28	952.27	1,113.99	1,308.06
1 $\frac{1}{2}$	24.07	24.19	24.82	24.43	26 $\frac{1}{2}$	845.54	988.67	1,160.81	1,368.21
2	32.49	32.74	32.98	33.23	27	874.50	1,026.15	1,209.26	1,430.76
2 $\frac{1}{2}$	41.13	41.54	41.96	42.38	27 $\frac{1}{2}$	904.19	1,064.76	1,259.41	1,455.82
3	49.98	50.62	51.25	51.90	28	934.62	1,104.53	1,311.32	1,563.48
3 $\frac{1}{2}$	59.06	59.96	60.87	61.80	28 $\frac{1}{2}$	965.81	1,145.49	1,365.03	1,633.84
4	68.36	69.58	70.83	72.10	29	997.78	1,187.68	1,420.64	1,707.02
4 $\frac{1}{2}$	77.89	79.50	81.13	82.81	29 $\frac{1}{2}$	1,030.55	1,231.13	1,478.18	1,783.13
5	87.67	89.70	91.80	93.95	30	1,064.13	1,275.89	1,537.73	1,862.28
5 $\frac{1}{2}$	97.68	100.22	102.84	105.53	30 $\frac{1}{2}$	1,098.56	1,321.99	1,599.38	1,944.59
6	109.95	111.05	114.26	117.58	31	1,133.85	1,369.48	1,663.18	2,030.20
6 $\frac{1}{2}$	118.47	122.41	126.08	130.11	31 $\frac{1}{2}$	1,170.02	1,418.39	1,729.21	2,119.23
7	129.26	133.70	138.32	143.13	32	1,207.10	1,468.77	1,797.56	2,211.83
7 $\frac{1}{2}$	140.32	145.54	150.99	156.68	32 $\frac{1}{2}$	1,245.10	1,520.65	1,868.30	2,308.13
8	151.65	157.73	164.10	170.78	33	1,284.05	1,574.10	1,941.52	2,408.28
8 $\frac{1}{2}$	163.27	170.28	177.67	184.43	33 $\frac{1}{2}$	1,323.98	1,629.15	2,017.30	2,512.43
9	175.17	183.22	191.71	200.68	34	1,364.90	1,685.85	2,095.73	2,620.76
9 $\frac{1}{2}$	187.38	196.54	206.24	216.53	34 $\frac{1}{2}$	1,406.85	1,744.25	2,176.90	2,733.41
10	199.89	210.26	222.29	233.01	35	1,449.85	1,800.40	2,260.92	2,850.57
10 $\frac{1}{2}$	212.71	224.49	236.86	250.17	35 $\frac{1}{2}$	1,493.92	1,866.36	2,347.88	2,972.42
11	225.85	238.95	252.97	267.99	36	1,539.09	1,930.17	2,437.88	3,099.14
11 $\frac{1}{2}$	239.32	253.94	269.65	286.53	36 $\frac{1}{2}$	1,585.39	1,995.90	2,531.02	3,230.93
12	253.13	269.39	286.91	305.82	37	1,632.85	2,063.60	2,627.44	3,368.00
12 $\frac{1}{2}$	267.28	285.29	304.78	325.88	37 $\frac{1}{2}$	1,681.50	2,133.34	2,727.22	3,510.54
13	281.79	302.68	323.28	346.74	38	1,731.31	2,205.16	2,830.50	3,658.79
13 $\frac{1}{2}$	296.66	318.55	342.41	368.43	38 $\frac{1}{2}$	1,782.47	2,279.14	2,937.39	3,812.96
14	311.90	335.93	362.22	391.00	39	1,834.86	2,355.34	3,048.03	3,973.81
14 $\frac{1}{2}$	327.53	353.84	382.73	414.46	39 $\frac{1}{2}$	1,888.56	2,433.83	3,162.53	4,140.06
15	343.54	372.28	403.95	438.86	40	1,943.59	2,514.67	3,281.05	4,313.49
15 $\frac{1}{2}$	359.95	391.28	425.91	464.24	40 $\frac{1}{2}$	2,000.01	2,597.93	3,403.71	4,493.86
16	376.78	410.83	448.64	490.64	41	2,057.83	2,683.69	3,530.66	4,681.44
16 $\frac{1}{2}$	394.02	430.98	472.17	518.09	41 $\frac{1}{2}$	2,117.11	2,772.03	3,662.06	4,876.52
17	411.70	451.74	496.52	546.64	42	2,177.86	2,863.02	3,798.06	5,079.40
17 $\frac{1}{2}$	429.81	473.12	521.72	576.33	42 $\frac{1}{2}$	2,240.13	2,956.73	3,938.81	5,290.40
18	448.38	495.13	547.81	607.21	43	2,303.96	3,053.26	4,084.50	5,509.85
18 $\frac{1}{2}$	467.42	517.81	574.81	639.32	43 $\frac{1}{2}$	2,369.38	3,152.68	4,235.28	5,738.06
19	486.93	541.17	602.75	672.72	44	2,436.44	3,255.09	4,491.34	5,975.41
19 $\frac{1}{2}$	505.93	565.23	631.67	707.45	44 $\frac{1}{2}$	2,505.18	3,360.56	4,552.86	6,222.25
20	527.42	590.01	661.61	743.57	45	2,575.63	3,469.21	4,720.04	6,478.92
20 $\frac{1}{2}$	548.44	615.54	692.59	781.14	45 $\frac{1}{2}$	2,647.85	3,581.11	4,893.06	6,745.90
21	569.97	641.84	724.65	820.21	46	2,721.87	3,696.37	5,072.15	7,023.56
21 $\frac{1}{2}$	592.05	668.91	757.84	860.85	46 $\frac{1}{2}$	2,797.74	3,815.08	5,257.50	7,312.33
22	614.67	696.80	792.19	903.11	47	2,875.51	3,937.36	5,449.33	7,612.65
22 $\frac{1}{2}$	637.86	725.53	827.74	947.05	47 $\frac{1}{2}$	2,955.22	4,063.31	5,647.89	7,924.98
23	661.64	755.12	864.54	992.76	48	3,036.93	4,193.03	5,853.39	8,249.80
23 $\frac{1}{2}$	686.00	785.60	902.62	1,040.30	48 $\frac{1}{2}$	3,120.68	4,326.65	6,066.08	8,587.62
24	710.98	817.00	942.04	1,089.83	49	3,206.52	4,464.27	6,286.22	8,938.95
24 $\frac{1}{2}$	736.58	849.33	982.83	1,141.15	49 $\frac{1}{2}$	3,294.51	4,616.02	6,514.06	9,304.33
25	762.82	882.64	1,025.06	1,194.62	50	3,384.69	4,752.03	6,740.88	9,684.33

SIX CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	9.39	9.39	9.39	9.39	25 $\frac{1}{2}$	947.65	1,100.33	1,282.61	1,500.28
1	19.01	19.06	19.11	19.16	26	980.73	1,142.73	1,336.79	1,569.68
$1\frac{1}{2}$	28.88	29.02	29.17	20.31	26 $\frac{1}{2}$	1,014.64	1,186.40	1,392.97	1,641.85
2	38.99	39.28	39.58	39.87	27	1,049.40	1,231.38	1,451.11	1,716.92
$2\frac{1}{2}$	49.36	49.85	50.15	50.86	27 $\frac{1}{2}$	1,085.02	1,277.71	1,511.29	1,794.98
3	59.98	60.74	61.51	62.28	28	1,121.54	1,325.43	1,573.58	1,876.17
$3\frac{1}{2}$	70.87	71.95	73.05	74.16	28 $\frac{1}{2}$	1,158.97	1,374.59	1,638.04	1,960.61
4	82.03	83.50	85.00	86.52	29	1,197.33	1,425.21	1,704.76	2,048.43
$4\frac{1}{2}$	93.47	95.39	97.36	99.37	29 $\frac{1}{2}$	1,236.65	1,477.36	1,773.82	2,139.75
5	105.20	107.65	110.16	112.74	30	1,276.96	1,531.07	1,845.28	2,234.73
$5\frac{1}{2}$	117.22	120.27	123.40	126.64	30 $\frac{1}{2}$	1,318.28	1,586.39	1,919.25	2,333.51
6	129.54	133.26	137.11	141.09	31	1,360.62	1,643.18	1,995.81	2,436.24
$6\frac{1}{2}$	142.17	146.65	151.30	156.13	31 $\frac{1}{2}$	1,404.03	1,702.07	2,075.06	2,543.08
7	155.11	160.44	165.99	171.86	32	1,448.52	1,762.52	2,157.07	2,654.19
$7\frac{1}{2}$	168.38	174.64	181.19	188.02	32 $\frac{1}{2}$	1,494.12	1,824.78	2,241.96	2,769.75
8	181.98	189.27	196.92	204.83	33	1,540.86	1,888.92	2,329.82	2,889.93
$8\frac{1}{2}$	195.92	204.34	213.20	222.52	33 $\frac{1}{2}$	1,588.78	1,954.98	2,420.75	3,014.92
9	210.21	219.86	230.05	240.81	34	1,637.89	2,023.01	2,514.87	3,144.91
$9\frac{1}{2}$	224.85	235.85	247.49	259.83	34 $\frac{1}{2}$	1,688.22	2,093.10	2,612.28	3,280.09
10	239.86	252.31	265.56	279.62	35	1,739.82	2,165.28	2,713.10	3,420.69
$10\frac{1}{2}$	255.25	269.27	284.23	300.19	35 $\frac{1}{2}$	1,792.70	2,239.63	2,817.45	3,566.90
11	271.02	286.74	303.57	321.59	36	1,846.91	2,316.20	2,925.45	3,718.97
$11\frac{1}{2}$	287.19	304.73	323.58	343.84	36 $\frac{1}{2}$	1,902.47	2,395.08	3,037.23	3,877.12
12	303.76	323.26	344.30	369.99	37	1,959.43	2,476.32	3,152.92	4,041.59
$12\frac{1}{2}$	320.74	342.35	365.74	391.06	37 $\frac{1}{2}$	2,017.80	2,560.00	3,272.67	4,212.65
13	338.15	362.01	387.93	416.09	38	2,077.64	2,646.19	3,396.60	4,390.54
$13\frac{1}{2}$	355.99	382.26	410.90	442.12	38 $\frac{1}{2}$	2,138.97	2,734.97	3,524.87	4,575.56
14	374.28	403.12	434.67	469.20	39	2,201.83	2,826.41	3,657.63	4,767.97
$14\frac{1}{2}$	393.03	424.61	459.27	497.35	39 $\frac{1}{2}$	2,266.27	2,919.59	3,795.04	4,968.08
15	412.25	446.73	483.74	526.64	40	2,332.31	3,017.60	3,937.26	5,176.19
$15\frac{1}{2}$	430.94	469.53	511.09	557.09	40 $\frac{1}{2}$	2,400.01	3,117.52	4,084.45	5,392.63
16	452.13	493.00	538.37	588.77	41	2,469.40	3,220.43	4,236.80	5,617.72
$16\frac{1}{2}$	472.82	517.18	566.60	621.71	41 $\frac{1}{2}$	2,540.53	3,326.44	4,394.47	5,851.82
17	494.03	542.09	595.83	655.97	42	2,593.43	3,435.62	4,557.67	6,095.28
$17\frac{1}{2}$	515.78	567.74	626.07	691.59	42 $\frac{1}{2}$	2,688.16	3,548.08	4,725.58	6,348.49
18	538.06	594.16	657.37	728.65	43	2,764.75	3,663.91	4,902.00	6,611.81
$18\frac{1}{2}$	560.90	621.38	689.80	767.19	43 $\frac{1}{2}$	2,843.26	3,782.22	5,082.34	6,885.68
19	584.31	649.41	723.30	807.26	44	2,923.73	3,906.10	5,269.61	7,170.49
$19\frac{1}{2}$	608.31	678.28	758.01	848.94	44 $\frac{1}{2}$	3,006.21	4,032.68	5,463.43	7,466.70
20	632.91	708.02	793.93	892.29	45	3,090.66	4,163.05	5,664.05	7,784.70
$20\frac{1}{2}$	658.12	738.65	831.10	937.37	45 $\frac{1}{2}$	3,177.42	4,297.33	5,871.68	8,095.08
21	683.97	770.20	869.58	984.26	46	3,266.23	4,438.64	6,086.58	8,428.27
$21\frac{1}{2}$	710.45	802.69	904.41	1,033.02	46 $\frac{1}{2}$	3,357.29	4,578.10	6,309.00	8,774.79
22	737.61	836.16	950.63	1,083.73	47	3,450.61	4,724.83	6,528.20	9,135.18
$22\frac{1}{2}$	765.44	870.64	993.29	1,136.47	47 $\frac{1}{2}$	3,546.27	4,875.97	6,777.46	9,509.97
23	792.96	906.15	1,037.45	1,191.31	48	3,644.31	5,031.64	7,024.06	9,899.76
$23\frac{1}{2}$	823.20	942.72	1,083.15	1,248.36	48 $\frac{1}{2}$	3,744.81	5,191.98	7,279.30	10,295.14
24	853.17	980.39	1,130.45	1,307.68	49	3,847.82	5,357.13	7,543.46	10,726.74
$24\frac{1}{2}$	883.89	1,019.17	1,179.40	1,369.38	49 $\frac{1}{2}$	3,953.41	5,527.23	7,816.87	11,165.20
25	915.38	1,059.16	1,230.07	1,433.54	50	4,061.63	5,702.44	8,099.85	11,621.20

SEVEN CENTS PER DAY.

23

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	10.96	10.96	10.96	10.96	25½	1,105.59	1,283.72	1,496.27	1,750.32
1½	22.18	22.24	22.29	22.35	26	1,144.19	1,333.18	1,559.59	1,831.29
2	33.69	33.86	34.03	34.20	26½	1,183.75	1,384.13	1,625.13	1,915.50
2½	45.49	45.73	46.17	46.52	27	1,224.30	1,436.61	1,692.96	2,003.07
3	57.56	58.16	58.75	59.35	27½	1,265.86	1,490.66	1,763.17	2,094.15
3½	69.98	70.86	71.76	72.66	28	1,308.46	1,546.34	1,835.84	2,188.87
4	82.68	83.94	85.22	86.53	28½	1,352.13	1,603.68	1,911.05	2,297.38
4½	95.70	97.42	99.16	100.94	29	1,396.89	1,662.75	1,988.89	2,389.83
5	109.05	111.29	113.57	115.93	29½	1,442.76	1,723.59	2,069.46	2,496.38
5½	122.73	125.59	128.52	131.53	30	1,489.79	1,786.25	2,152.84	2,606.19
6	136.76	140.31	143.97	147.74	30½	1,537.99	1,850.79	2,238.13	2,722.43
6½	151.13	155.47	159.96	164.61	31	1,587.39	1,917.27	2,328.45	2,842.28
7	165.86	171.09	175.52	181.15	31½	1,638.03	1,985.74	2,420.90	2,966.95
7½	180.97	187.18	193.65	200.39	32	1,689.94	2,056.27	2,516.59	3,096.56
8	196.44	203.75	211.38	219.36	32½	1,743.14	2,128.92	2,615.62	3,231.38
8½	212.31	220.82	229.74	239.09	33	1,797.67	2,203.74	2,718.12	3,371.59
9	228.57	238.40	248.73	259.61	33½	1,853.57	2,280.80	2,825.21	3,517.41
9½	245.24	256.51	268.39	280.95	34	1,910.87	2,360.18	2,934.02	3,769.06
10	262.33	275.16	288.74	303.14	34½	1,969.59	2,442.24	3,047.66	3,826.78
10½	279.84	294.36	309.80	326.22	35	2,029.79	2,526.16	3,165.28	3,990.80
11	297.79	314.15	331.60	350.22	35½	2,091.49	2,612.90	3,287.03	4,161.39
11½	316.19	334.53	354.16	375.18	36	2,154.73	2,702.24	3,413.03	4,338.80
12	335.05	355.52	377.51	401.15	36½	2,219.55	2,794.26	3,543.44	4,523.31
12½	354.38	377.14	401.68	428.15	37	2,286.00	2,889.04	3,678.41	4,715.19
13	374.20	399.41	426.70	456.23	37½	2,354.10	2,986.67	3,825.11	4,914.76
13½	394.51	422.35	452.59	485.44	38	2,423.91	3,087.23	3,962.70	5,122.30
14	415.33	445.97	478.38	515.81	38½	2,495.46	3,190.80	4,112.35	5,338.15
14½	436.66	470.31	507.11	547.39	39	2,568.80	3,297.48	4,267.24	5,562.63
15	458.54	495.37	535.82	580.29	39½	2,643.98	3,407.36	4,427.55	5,796.09
15½	480.95	521.19	565.50	614.41	40	2,721.03	3,520.53	4,594.46	6,038.89
16	503.93	547.78	596.27	649.94	40½	2,800.01	3,637.10	4,765.19	6,291.40
16½	527.49	575.17	628.10	686.89	41	2,880.97	3,757.17	4,942.93	6,754.01
17	551.63	603.38	661.04	725.33	41½	2,963.95	3,881.84	5,126.89	6,827.12
17½	576.37	632.43	695.13	765.29	42	3,049.00	4,008.22	5,317.28	7,111.16
18	601.74	662.36	730.41	806.86	42½	3,136.18	4,139.42	5,514.34	7,406.57
18½	627.74	693.19	766.93	850.09	43	3,225.54	4,274.36	5,718.30	7,713.78
19	654.39	724.94	804.73	895.05	43½	3,317.13	4,413.75	5,929.49	7,823.29
19½	681.70	757.64	843.85	941.80	44	3,411.02	4,557.12	6,147.88	8,365.58
20	709.70	791.33	884.34	990.43	44½	3,507.25	4,704.79	6,374.01	8,711.16
20½	738.39	826.02	926.25	1,041.00	45	3,605.88	4,856.89	6,608.05	9,070.49
21	767.81	861.76	969.62	1,093.60	45½	3,706.99	5,013.55	6,850.29	9,444.26
21½	797.96	898.56	1,014.51	1,148.30	46	3,810.62	5,174.91	7,101.00	9,832.99
22	828.86	936.49	1,060.98	1,205.19	46½	3,916.84	5,341.12	7,360.50	10,237.26
22½	860.54	975.53	1,109.07	1,264.35	47	4,025.71	5,512.31	7,628.07	10,657.71
23	893.01	1,015.75	1,158.84	1,325.88	47½	4,137.31	5,688.63	7,907.04	11,094.97
23½	926.29	1,057.17	1,210.35	1,389.87	48	4,251.70	5,870.24	8,194.74	11,549.72
24	960.40	1,099.84	1,263.67	1,456.42	48½	4,368.95	6,055.31	8,492.51	12,022.67
24½	995.37	1,143.79	1,318.85	1,525.53	49	4,489.12	6,249.98	8,800.71	13,914.53
25	1,031.21	1,189.06	1,375.87	1,597.61	49½	4,612.31	6,448.43	9,119.68	13,026.07
25½	1,067.94	1,225.69	1,435.01	1,672.47	50	4,738.57	6,652.84	9,449.83	13,558.06

EIGHT CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	12.52	12.52	12.52	12.52	25 $\frac{1}{2}$	1,263.54	1,467.10	1,710.02	2,000.37
1 $\frac{1}{2}$	25.35	25.42	25.48	25.54	26	1,307.65	1,523.64	1,782.39	2,092.90
2	38.51	38.70	38.89	39.06	26 $\frac{1}{2}$	1,352.86	1,581.87	1,857.29	2,189.14
2 $\frac{1}{2}$	51.99	52.38	52.79	53.17	27	1,399.20	1,641.84	1,934.82	2,289.22
3	65.81	66.47	67.81	68.04	27 $\frac{1}{2}$	1,446.70	1,703.62	2,015.06	2,393.31
3 $\frac{1}{2}$	79.97	80.98	82.01	83.04	28	1,515.38	1,767.25	2,098.10	2,501.57
4	94.49	95.93	97.49	98.89	28 $\frac{1}{2}$	1,545.29	1,832.78	2,184.06	2,614.15
4 $\frac{1}{2}$	109.38	111.33	113.33	115.36	29	1,596.44	1,898.29	2,273.02	2,731.23
5	125.63	127.19	129.81	132.50	29 $\frac{1}{2}$	1,648.87	1,969.81	2,365.10	2,853.00
5 $\frac{1}{2}$	140.27	143.53	146.88	150.32	30	1,702.61	2,041.42	2,460.37	2,979.64
6	156.29	160.35	164.54	168.85	30 $\frac{1}{2}$	1,757.70	2,115.19	2,559.00	3,111.35
6 $\frac{1}{2}$	172.72	177.68	182.82	188.12	31	1,814.16	2,191.17	2,661.10	3,248.32
7	189.56	195.52	201.74	208.17	31 $\frac{1}{2}$	1,872.04	2,269.42	2,766.74	3,390.78
7 $\frac{1}{2}$	208.82	213.92	221.32	229.01	32	1,931.36	2,350.03	2,876.10	3,538.95
8	224.51	232.86	241.58	250.70	32 $\frac{1}{2}$	1,992.16	2,433.05	2,989.28	3,693.00
8 $\frac{1}{2}$	242.64	252.36	262.56	273.24	33	2,054.49	2,518.66	3,106.43	3,853.24
9	261.23	272.46	284.27	296.69	33 $\frac{1}{2}$	2,118.37	2,606.63	3,237.67	4,019.89
9 $\frac{1}{2}$	280.28	293.15	306.74	321.08	34	2,183.55	2,697.35	3,353.16	4,193.21
10	299.80	314.46	329.99	346.44	34 $\frac{1}{2}$	2,250.96	2,790.79	3,483.04	4,373.46
10 $\frac{1}{2}$	319.82	336.52	354.06	372.82	35	2,319.76	2,887.04	3,617.47	4,560.92
11	340.33	359.03	378.97	400.25	35 $\frac{1}{2}$	2,390.29	2,986.17	3,756.60	4,755.87
11 $\frac{1}{2}$	361.36	382.32	404.76	428.78	36	2,462.55	3,088.27	3,900.60	4,958.63
12	382.92	406.31	431.44	458.46	36 $\frac{1}{2}$	2,536.63	3,193.46	4,049.64	5,169.49
12 $\frac{1}{2}$	405.01	431.02	459.06	489.31	37	2,612.57	3,301.77	4,203.90	5,391.79
13	427.66	456.47	487.65	526.41	37 $\frac{1}{2}$	2,690.40	3,413.34	4,363.56	5,616.86
13 $\frac{1}{2}$	450.87	482.68	517.24	554.78	38	2,770.18	3,528.26	4,528.80	5,854.06
14	474.66	509.68	547.86	589.50	38 $\frac{1}{2}$	2,851.96	3,646.63	4,699.83	6,100.74
14 $\frac{1}{2}$	499.04	537.50	579.56	625.59	39	2,935.77	3,768.55	4,876.84	6,357.29
15	524.04	566.12	611.36	663.14	39 $\frac{1}{2}$	3,021.69	3,894.12	5,060.05	6,624.10
15 $\frac{1}{2}$	549.66	595.64	646.32	702.18	40	3,109.75	4,023.46	5,249.67	6,901.59
16	575.92	626.03	681.46	742.79	40 $\frac{1}{2}$	3,200.02	4,156.69	5,445.93	7,190.17
16 $\frac{1}{2}$	602.84	657.32	717.83	785.02	41	3,292.54	4,293.91	5,649.06	7,490.30
17	630.43	689.58	755.47	828.94	41 $\frac{1}{2}$	3,386.37	4,435.25	5,859.30	7,802.43
17 $\frac{1}{2}$	658.71	722.78	794.43	874.62	42	3,484.57	4,580.82	6,076.89	8,127.05
18	686.70	756.99	834.76	922.13	42 $\frac{1}{2}$	3,584.21	4,730.77	6,302.10	8,464.65
18 $\frac{1}{2}$	717.41	792.21	876.50	971.53	43	3,686.33	4,885.21	6,535.20	8,815.75
19	747.87	828.50	919.69	1,022.91	43 $\frac{1}{2}$	3,791.01	5,044.29	6,776.45	9,180.90
19 $\frac{1}{2}$	779.09	865.88	964.40	1,076.35	44	3,898.31	5,208.14	7,016.15	9,560.66
20	811.08	904.37	1,010.68	1,131.92	44 $\frac{1}{2}$	4,008.30	5,376.90	7,284.58	9,955.61
20 $\frac{1}{2}$	843.88	944.02	1,058.57	1,189.72	45	4,101.01	5,550.73	7,552.06	10,362.27
21	877.50	984.86	1,108.14	1,249.83	45 $\frac{1}{2}$	4,236.56	5,729.77	7,828.90	10,793.44
21 $\frac{1}{2}$	911.95	1,026.93	1,159.44	1,312.37	46	4,354.99	5,914.19	8,115.43	11,237.70
22	947.27	1,070.26	1,212.54	1,377.55	46 $\frac{1}{2}$	4,476.89	6,104.13	8,411.99	11,699.73
22 $\frac{1}{2}$	983.48	1,114.89	1,267.50	1,444.97	47	4,600.81	6,299.78	8,708.83	12,180.24
23	1,020.58	1,160.85	1,324.39	1,515.29	47 $\frac{1}{2}$	4,728.36	6,501.29	9,038.62	12,679.97
23 $\frac{1}{2}$	1,058.62	1,208.20	1,383.26	1,588.42	48	4,859.08	6,708.85	9,365.42	13,199.68
24	1,097.60	1,256.96	1,444.19	1,664.48	48 $\frac{1}{2}$	4,993.08	6,922.64	9,705.73	13,740.19
24 $\frac{1}{2}$	1,137.56	1,307.19	1,507.26	1,743.58	49	5,130.43	7,142.83	10,057.95	14,302.32
25	1,178.52	1,358.93	1,572.54	1,825.84	49 $\frac{1}{2}$	5,271.21	7,369.64	10,422.60	14,886.93
25 $\frac{1}{2}$	1,220.50	1,412.22	1,640.09	1,911.39	50	5,415.51	7,603.25	10,799.80	15,494.93

NINE CENTS PER DAY.

25

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	14.09	14.09	14.09	14.09	$25\frac{1}{4}$	1,421.48	1,640.49	1,923.77	2,250.41
1	28.52	29.59	28.66	28.73	26	1,471.10	1,714.09	2,005.19	2,354.51
$1\frac{1}{4}$	42.32	43.54	43.75	43.98	$26\frac{1}{4}$	1,521.96	1,779.60	2,089.45	2,462.78
2	58.49	58.93	59.37	59.81	27	1,574.10	1,847.07	2,176.67	2,575.38
$2\frac{1}{4}$	74.04	74.78	75.53	76.29	$27\frac{1}{4}$	1,627.53	1,916.57	2,266.94	2,692.48
3	89.97	91.11	92.26	93.43	28	1,682.31	1,988.15	2,360.37	2,814.26
$3\frac{1}{4}$	106.31	107.93	109.57	111.25	$28\frac{1}{4}$	1,738.45	2,061.88	2,457.06	2,940.92
4	123.05	125.25	127.49	129.78	29	1,796.00	2,137.82	2,557.15	3,072.64
$4\frac{1}{4}$	140.21	143.09	145.04	148.06	$29\frac{1}{4}$	1,854.99	2,216.04	2,660.73	3,209.63
5	157.80	161.47	165.24	169.11	30	1,915.44	2,296.61	2,767.91	3,352.10
$5\frac{1}{4}$	175.83	180.40	185.10	189.96	$30\frac{1}{4}$	1,977.41	2,379.59	2,877.88	3,500.27
6	194.31	199.89	205.67	211.64	31	2,040.93	2,465.06	2,993.73	3,654.36
$6\frac{1}{4}$	213.25	219.98	226.95	234.19	$31\frac{1}{4}$	2,106.04	2,553.10	3,112.59	3,814.62
7	232.67	240.66	248.98	257.65	32	2,172.78	2,644.78	3,235.61	3,981.29
$7\frac{1}{4}$	252.57	261.97	271.78	282.03	$32\frac{1}{4}$	2,241.18	2,737.18	3,362.94	4,154.63
8	272.97	283.91	295.38	307.40	33	2,311.30	2,833.38	3,494.73	4,334.90
$8\frac{1}{4}$	293.88	306.51	319.80	333.78	$33\frac{1}{4}$	2,383.16	2,932.46	3,631.13	4,522.38
9	315.31	329.79	345.08	361.22	34	2,454.83	3,034.52	3,772.31	4,717.36
$9\frac{1}{4}$	337.28	353.77	371.24	389.75	$34\frac{1}{4}$	2,532.33	3,139.64	3,918.42	4,920.14
10	469.80	378.47	398.22	419.42	35	2,609.73	3,247.92	4,069.65	5,131.03
$10\frac{1}{4}$	382.88	403.91	426.35	450.29	$35\frac{1}{4}$	2,689.05	3,359.44	4,226.18	5,350.36
11	406.53	430.11	455.35	482.38	36	2,770.37	3,474.31	4,388.18	5,578.46
$11\frac{1}{4}$	430.78	457.10	485.37	515.76	$36\frac{1}{4}$	2,853.71	3,592.63	4,555.85	5,815.68
12	455.64	484.90	516.45	550.48	37	2,939.14	3,714.49	4,729.39	6,062.39
$12\frac{1}{4}$	481.11	513.53	548.61	586.58	$37\frac{1}{4}$	3,026.70	3,840.01	4,909.00	6,318.97
13	507.22	543.02	581.90	624.13	38	3,116.45	3,969.29	5,094.80	6,585.82
$13\frac{1}{4}$	533.99	573.40	616.35	664.98	$38\frac{1}{4}$	3,208.45	4,092.45	5,287.31	6,863.33
14	561.43	604.68	655.00	703.79	39	3,302.75	4,239.61	5,486.45	7,151.95
$14\frac{1}{4}$	589.55	636.91	688.91	746.03	$39\frac{1}{4}$	3,399.40	4,380.89	5,692.56	7,452.12
15	618.37	670.10	727.11	789.96	40	3,498.47	4,526.40	5,905.88	7,764.28
$15\frac{1}{4}$	647.91	704.29	766.64	835.64	$40\frac{1}{4}$	3,600.02	4,675.28	6,126.67	8,088.94
16	678.20	739.50	807.56	883.15	41	3,703.10	4,830.65	6,355.19	8,426.58
$16\frac{1}{4}$	709.24	775.77	849.91	932.56	$41\frac{1}{4}$	3,810.79	4,989.65	6,591.71	8,777.73
17	741.05	813.13	893.74	983.95	42	3,890.14	5,153.43	6,836.50	9,142.93
$17\frac{1}{4}$	773.66	841.61	939.10	1,037.39	$42\frac{1}{4}$	4,032.23	5,322.12	7,089.87	9,522.73
18	807.09	891.24	986.06	1,092.97	43	4,147.12	5,495.86	7,352.10	9,917.72
$18\frac{1}{4}$	841.35	932.06	1,034.65	1,150.78	$43\frac{1}{4}$	4,264.89	5,674.82	7,623.51	10,328.52
19	876.47	974.11	1,084.95	1,210.89	44	4,485.59	5,859.13	7,904.41	10,755.74
$19\frac{1}{4}$	912.47	1,017.42	1,137.01	1,272.63	$44\frac{1}{4}$	4,509.32	6,049.01	8,195.15	11,200.06
20	949.36	1,062.03	1,190.89	1,338.43	45	4,636.14	6,244.57	8,496.07	11,658.45
$20\frac{1}{4}$	987.18	1,107.97	1,246.66	1,406.06	$45\frac{1}{4}$	4,766.13	6,446.00	8,807.52	12,142.62
21	1,026.95	1,155.30	1,304.37	1,476.38	46	4,899.36	6,653.56	9,129.87	12,642.41
$21\frac{1}{4}$	1,065.68	1,204.04	1,364.11	1,549.52	$46\frac{1}{4}$	5,035.93	6,867.15	9,463.49	13,162.01
22	1,106.41	1,254.25	1,425.94	1,625.59	47	5,175.92	7,087.25	9,808.80	13,702.77
$22\frac{1}{4}$	1,148.15	1,305.96	1,489.93	1,704.70	$47\frac{1}{4}$	5,319.40	7,313.95	10,166.19	14,264.96
23	1,190.94	1,359.22	1,556.17	1,786.37	48	5,466.47	7,547.46	10,536.10	14,849.64
$23\frac{1}{4}$	1,234.80	1,414.08	1,624.72	1,872.54	$48\frac{1}{4}$	5,617.22	7,787.96	10,918.94	15,457.71
24	1,279.76	1,470.59	1,695.57	1,961.52	49	5,771.73	8,035.69	11,315.19	16,090.11
$24\frac{1}{4}$	1,325.84	1,528.80	1,769.10	2,054.07	$49\frac{1}{4}$	5,930.11	8,290.84	11,725.31	16,747.80
25	1,373.07	1,588.73	1,845.11	2,144.62	50	6,092.45	8,553.65	12,149.78	17,431.79

TEN CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	15.65	15.65	15.65	15.65	25½	1,579.42	1,833.88	2,137.52	2,500.46
1½	31.69	31.77	31.85	31.93	26	1,634.56	1,904.55	2,227.98	2,616.13
2	48.13	48.37	48.61	48.85	26½	1,691.07	1,977.33	2,321.61	2,736.42
2½	64.99	65.47	65.96	66.46	27	1,749.00	2,052.20	2,418.52	2,861.53
3	82.26	83.09	83.92	84.77	27½	1,808.37	2,129.52	2,518.82	2,991.64
3½	99.97	101.23	102.51	103.81	28	1,869.23	2,209.06	2,622.63	3,126.96
4	118.12	119.92	121.75	123.61	28½	1,931.61	2,290.98	2,730.07	3,267.68
4½	136.72	139.17	141.66	144.20	29	1,995.55	2,375.36	2,841.27	3,414.04
5	155.79	158.99	162.27	165.62	29½	2,061.09	2,462.27	2,956.37	3,566.25
5½	175.33	179.41	183.60	187.90	30	2,128.27	2,551.79	3,066.37	3,724.55
6	195.37	200.44	205.67	211.06	30½	2,197.13	2,643.99	3,198.75	3,889.19
6½	215.90	222.11	228.52	235.15	31	2,267.70	2,738.96	3,326.36	4,060.40
7	236.95	244.42	252.17	260.21	31½	2,340.05	2,836.78	3,458.43	4,238.47
7½	258.52	267.40	276.64	286.27	32	2,414.20	2,937.53	3,595.12	4,423.66
8	280.63	291.07	301.98	313.37	32½	2,490.20	3,041.31	3,736.60	4,616.25
8½	303.30	315.46	328.20	341.55	33	2,568.11	3,148.20	3,883.04	4,816.55
9	326.53	340.57	355.33	370.87	33½	2,647.96	3,258.29	4,034.59	5,024.87
9½	350.35	366.44	383.42	401.35	34	2,729.81	3,371.69	4,191.45	5,241.51
10	374.76	393.08	412.49	433.05	34½	2,813.70	3,488.49	4,353.80	5,466.82
10½	399.77	420.52	442.58	466.03	35	2,899.70	3,608.80	4,521.84	5,701.15
11	425.42	448.79	473.72	500.32	35½	2,987.84	3,732.71	4,695.75	5,944.84
11½	451.70	477.90	505.95	535.98	36	3,078.18	3,860.34	4,875.75	6,198.28
12	478.65	507.89	539.31	573.07	36½	3,170.79	3,991.80	5,062.05	6,461.87
12½	506.26	538.77	573.83	611.64	37	3,265.71	4,127.21	5,254.87	6,735.59
13	534.57	570.59	609.57	651.76	37½	3,363.00	4,266.67	5,454.45	7,021.08
13½	563.58	603.36	646.55	693.48	38	3,462.73	4,410.32	5,661.00	7,317.57
14	593.32	637.11	684.83	736.87	38½	3,564.95	4,558.28	5,874.79	7,625.93
14½	623.81	671.87	724.45	781.99	39	3,669.72	4,710.68	6,096.05	7,946.61
15	655.05	707.68	765.45	828.92	39½	3,777.11	4,867.65	6,325.07	8,280.13
15½	687.08	744.56	807.89	877.73	40	3,887.19	5,029.33	6,562.09	8,626.98
16	719.90	782.54	851.82	928.49	40½	4,000.02	5,195.86	6,807.42	8,987.71
16½	753.55	821.67	897.28	981.28	41	4,115.67	5,367.39	7,061.33	9,362.87
17	788.04	861.97	944.34	1,036.18	41½	4,234.21	5,544.06	7,324.12	9,753.04
17½	823.39	903.48	993.05	1,093.28	42	4,355.72	5,726.03	7,596.12	10,158.81
18	859.62	946.23	1,043.45	1,152.66	42½	4,480.26	5,913.46	7,877.63	10,580.81
18½	896.77	990.27	1,095.62	1,214.41	43	4,607.92	6,106.52	8,169.00	11,019.69
19	934.84	1,035.63	1,149.62	1,278.64	43½	4,738.76	6,305.36	8,470.56	11,476.13
19½	973.86	1,082.35	1,205.50	1,345.44	44	4,872.88	6,510.17	8,782.68	11,950.82
20	1,013.85	1,130.47	1,263.34	1,414.90	44½	5,010.36	6,721.13	9,105.73	12,444.51
20½	1,054.85	1,180.03	1,323.21	1,487.15	45	5,151.26	6,938.41	9,440.08	12,957.84
21	1,096.87	1,231.08	1,385.17	1,562.29	45½	5,295.70	7,162.22	9,786.13	13,491.80
21½	1,139.94	1,283.66	1,449.31	1,640.43	46	5,443.74	7,392.73	10,144.29	14,047.12
22	1,184.09	1,337.82	1,515.68	1,721.69	46½	5,595.48	7,630.17	10,514.99	14,624.66
22½	1,229.34	1,393.61	1,584.38	1,806.21	47	5,751.02	7,874.72	10,898.67	15,225.29
23	1,275.73	1,451.07	1,655.48	1,894.11	47½	5,910.44	8,126.61	11,295.77	15,849.96
23½	1,323.27	1,510.25	1,729.08	1,985.52	48	6,073.86	8,386.06	11,706.77	16,499.60
24	1,372.00	1,571.21	1,805.24	2,080.60	48½	6,241.35	8,653.29	12,132.16	17,175.24
24½	1,421.95	1,633.99	1,884.08	2,179.47	49	6,413.04	8,928.54	12,572.44	17,877.90
25	1,473.15	1,698.66	1,965.67	2,282.30	49½	6,589.01	9,212.05	13,028.12	18,608.66
25½	1,525.63	1,765.27	2,050.19	2,389.24	50	6,769.39	9,504.06	13,499.76	19,368.66

ELEVEN CENTS PER DAY.

27

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	17.22	17.22	17.22	17.22	25	1,737.86	2,017.27	2,351.27	2,750.51
1	34.86	34.95	35.03	35.12	26	1,798.01	2,095.00	2,450.78	2,877.74
1	52.95	53.21	53.47	53.74	26	1,860.17	2,175.07	2,553.78	3,010.06
2	71.49	72.02	72.56	73.10	27	1,923.90	2,257.53	2,660.37	3,147.68
2	90.49	91.40	92.31	93.24	27	1,989.21	2,342.48	2,770.70	3,290.80
3	109.96	111.35	112.76	114.19	28	2,056.15	2,429.96	2,884.89	3,439.65
3	129.93	131.91	133.92	135.97	28	2,124.77	2,520.08	3,003.08	3,594.45
4	150.39	153.08	155.82	158.62	29	2,195.11	2,612.89	3,125.40	3,755.45
4	171.36	174.89	178.49	186.18	29	2,267.20	2,708.50	3,252.00	3,912.88
5	192.87	197.35	201.96	206.68	30	2,341.10	2,806.96	3,383.01	4,097.00
5	214.90	220.49	226.24	232.17	30	2,416.84	2,908.39	3,518.63	4,278.10
6	237.49	244.32	251.37	258.67	31	2,494.47	3,012.86	3,658.99	4,470.44
6	260.64	268.86	277.39	286.23	31	2,574.05	3,120.46	3,804.27	4,662.32
7	284.37	294.15	304.31	314.90	32	2,655.62	3,231.28	3,954.64	4,866.02
7	308.70	320.18	332.18	344.71	32	2,739.22	3,345.44	4,110.26	5,077.90
8	333.63	347.00	361.02	375.71	33	2,824.92	3,463.02	4,271.33	5,298.51
8	359.19	374.63	390.87	407.95	33	2,912.76	3,584.12	4,438.05	5,527.35
9	385.38	403.08	421.76	441.48	34	3,002.79	3,708.86	4,610.60	5,765.66
9	412.23	432.39	453.76	476.36	34	3,095.07	3,837.34	4,789.18	6,013.50
10	439.75	462.57	486.83	512.63	35	3,179.67	3,969.68	4,974.02	6,270.26
10	467.96	493.67	521.09	550.35	35	3,287.62	4,105.98	5,165.33	6,539.32
11	496.87	525.69	556.54	589.96	36	3,386.00	4,246.38	5,313.33	6,818.11
11	526.51	558.68	602.14	630.38	36	3,487.86	4,390.98	5,568.26	7,108.05
12	556.89	592.65	631.21	672.81	37	3,592.28	4,539.93	5,780.36	7,409.59
12	588.01	627.65	670.52	716.93	37	3,699.30	4,693.34	5,999.89	7,723.19
13	619.94	663.69	710.21	762.83	38	3,809.00	4,851.34	6,227.10	8,044.33
13	652.66	700.82	753.31	810.56	38	3,921.44	5,014.11	6,462.26	8,388.52
14	686.19	739.06	796.89	860.19	39	4,036.69	5,181.75	6,705.66	8,741.27
14	720.56	778.44	842.00	911.81	39	4,144.82	5,354.42	6,957.56	9,108.14
15	755.78	819.01	888.68	965.50	40	4,275.91	5,532.26	7,218.30	9,489.68
15	791.89	860.80	937.00	1,023.34	40	4,400.02	5,715.45	7,488.16	9,886.48
16	828.91	903.83	987.01	1,079.41	41	4,527.24	5,914.13	7,767.46	10,299.16
16	866.84	948.17	1,038.77	1,139.80	41	4,657.63	6,098.46	8,056.53	10,728.34
17	905.73	993.82	1,092.35	1,202.60	42	4,791.29	6,298.63	8,255.73	11,174.69
17	945.59	1,042.85	1,147.79	1,267.92	42	4,928.29	6,504.71	8,665.39	11,638.89
18	986.44	1,089.30	1,205.18	1,335.85	43	5,068.71	6,716.17	8,985.90	12,121.66
18	1,028.32	1,139.19	1,264.58	1,406.50	43	5,212.64	6,935.90	9,317.62	12,623.74
19	1,071.24	1,190.58	1,326.09	1,479.98	44	5,360.17	7,161.19	9,660.95	13,148.91
19	1,115.24	1,243.51	1,389.68	1,550.59	44	5,511.39	7,393.24	10,016.30	13,688.96
20	1,160.33	1,298.03	1,455.53	1,635.86	45	5,666.39	7,632.25	10,384.08	14,253.62
20	1,206.56	1,354.10	1,523.69	1,718.51	45	5,825.27	7,878.44	10,764.74	14,840.98
21	1,253.94	1,412.03	1,594.24	1,804.42	46	5,988.11	8,132.01	11,158.72	15,451.36
21	1,302.50	1,471.61	1,667.25	1,893.86	46	6,155.03	8,393.16	11,566.49	16,087.12
22	1,352.28	1,532.97	1,743.22	1,986.73	47	6,326.12	8,662.19	11,988.53	16,797.82
22	1,303.30	1,596.17	1,821.03	2,083.52	47	6,501.49	8,939.27	12,425.35	17,484.96
23	1,455.60	1,661.27	1,901.98	2,184.08	48	6,681.24	9,224.67	12,877.45	18,149.56
23	1,509.20	1,728.33	1,985.77	2,288.65	48	6,865.49	9,518.62	13,345.38	18,882.76
24	1,564.15	1,797.39	2,073.48	2,397.41	49	7,054.34	9,821.40	13,829.68	19,665.69
24	1,620.47	1,868.54	2,172.24	2,510.53	49	7,247.91	10,133.25	14,330.93	20,469.53
25	1,678.19	1,941.80	2,255.13	2,628.16	50	7,446.32	10,454.47	14,849.73	21,305.53

TWELVE CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1 $\frac{1}{2}$	18.78	18.78	18.78	18.78	25 $\frac{1}{2}$	1,895.30	2,200.65	2,565.03	3,000.55
1 $\frac{3}{4}$	38.03	38.12	38.22	38.31	26	1,967.41	2,285.45	2,673.58	3,139.35
1 $\frac{1}{2}$	57.76	58.05	58.34	58.62	26 $\frac{1}{2}$	2,029.28	2,372.80	2,785.94	3,283.71
2	77.98	78.57	79.16	79.75	27	2,098.80	2,462.76	2,902.23	3,433.84
2 $\frac{1}{4}$	99.71	99.71	100.31	101.72	27 $\frac{1}{2}$	2,170.04	2,555.43	3,022.58	3,589.97
3	119.96	121.47	123.01	124.57	28	2,243.08	2,650.87	3,147.15	3,752.35
3 $\frac{1}{4}$	141.74	143.90	146.10	148.33	28 $\frac{1}{2}$	2,317.93	2,749.17	3,276.08	3,921.22
4	164.06	167.00	169.99	173.04	29	2,394.66	2,850.43	3,409.53	4,096.85
4 $\frac{1}{4}$	186.95	190.79	194.72	198.74	29 $\frac{1}{2}$	2,473.31	2,954.72	3,547.64	4,279.50
5	210.40	215.29	220.32	225.46	30	2,553.92	3,064.14	3,690.55	4,469.46
5 $\frac{1}{4}$	234.44	240.53	246.81	253.27	30 $\frac{1}{2}$	2,636.55	3,162.79	3,838.50	4,667.02
6	259.08	266.53	274.22	282.18	31	2,721.24	3,287.35	3,991.63	4,872.48
6 $\frac{1}{4}$	284.34	293.30	302.60	312.25	31 $\frac{1}{2}$	2,808.05	3,404.13	4,150.12	5,086.16
7	310.23	320.88	331.97	343.72	32	2,897.04	3,525.04	4,314.15	5,308.39
7 $\frac{1}{4}$	336.76	349.29	362.37	376.04	32 $\frac{1}{2}$	2,988.24	3,649.57	4,483.92	5,539.51
8	363.96	378.55	393.84	409.66	33	3,081.73	3,777.84	4,659.64	5,779.87
8 $\frac{1}{4}$	391.84	408.68	426.40	445.04	33 $\frac{1}{2}$	3,177.55	3,909.95	4,841.51	6,029.84
9	420.41	439.72	460.10	481.62	34	3,275.77	4,046.06	5,029.74	6,289.81
9 $\frac{1}{4}$	449.71	471.69	494.99	519.67	34 $\frac{1}{2}$	3,376.44	4,186.19	5,224.56	6,560.19
10	479.73	504.63	531.09	559.23	35	3,479.64	4,330.56	5,426.20	6,841.87
10 $\frac{1}{4}$	510.50	538.54	568.46	600.38	35 $\frac{1}{2}$	3,585.41	4,479.25	5,634.90	7,133.81
11	542.04	573.48	607.14	643.18	36	3,693.82	4,632.39	5,850.90	7,437.94
11 $\frac{1}{4}$	574.38	609.47	647.17	687.68	36 $\frac{1}{2}$	3,804.95	4,790.16	6,074.46	7,754.24
12	607.51	646.53	688.60	739.97	37	3,918.85	4,952.65	6,305.85	8,083.19
12 $\frac{1}{4}$	641.48	684.70	731.48	782.11	37 $\frac{1}{2}$	4,035.60	5,120.01	6,545.34	8,425.30
13	676.30	724.03	775.86	832.18	38	4,155.27	5,292.39	6,792.20	8,781.09
13 $\frac{1}{4}$	711.99	764.53	821.80	884.24	38 $\frac{1}{2}$	4,277.93	5,479.94	7,049.74	9,151.11
14	748.57	806.24	869.34	938.39	39	4,403.66	5,652.82	7,315.26	9,535.94
14 $\frac{1}{4}$	786.06	849.21	918.54	994.71	39 $\frac{1}{2}$	4,532.53	5,839.18	7,590.07	9,936.15
15	824.50	893.47	969.47	1,053.37	40	4,664.63	6,035.20	7,874.51	10,352.38
15 $\frac{1}{4}$	863.89	939.05	1,022.19	1,114.20	40 $\frac{1}{2}$	4,800.02	6,235.03	8,168.90	10,785.25
16	904.26	986.00	1,076.74	1,177.53	41	4,938.80	6,440.86	8,473.59	11,235.44
16 $\frac{1}{4}$	945.64	1,034.36	1,132.21	1,243.41	41 $\frac{1}{2}$	5,081.05	6,652.87	8,788.95	11,703.64
17	988.07	1,084.17	1,191.65	1,311.93	42	5,226.86	6,871.24	9,115.34	12,190.57
17 $\frac{1}{4}$	1,031.55	1,135.48	1,242.14	1,383.19	42 $\frac{1}{2}$	5,376.31	7,096.15	9,451.16	12,696.97
18	1,076.12	1,188.32	1,314.74	1,457.30	43	5,529.50	7,326.82	9,804.00	13,223.63
18 $\frac{1}{4}$	1,121.80	1,242.75	1,379.60	1,534.37	43 $\frac{1}{2}$	5,685.52	7,566.43	10,164.67	13,771.36
19	1,168.63	1,298.82	1,446.60	1,614.52	44	5,847.40	7,812.21	10,539.22	14,340.99
19 $\frac{1}{4}$	1,216.62	1,356.56	1,516.01	1,697.88	44 $\frac{1}{2}$	6,012.43	8,065.35	10,926.87	14,933.41
20	1,265.82	1,416.04	1,587.85	1,784.58	45	6,181.52	8,326.09	11,328.09	15,569.41
20 $\frac{1}{4}$	1,316.25	1,477.30	1,662.21	1,874.74	45 $\frac{1}{2}$	6,354.83	8,594.66	11,743.35	16,190.16
21	1,367.93	1,540.40	1,739.17	1,968.51	46	6,532.49	8,877.28	12,173.15	16,856.55
21 $\frac{1}{4}$	1,420.91	1,604.40	1,818.82	2,066.03	46 $\frac{1}{2}$	6,714.50	9,156.20	12,617.99	17,549.59
22	1,475.21	1,672.33	1,901.26	2,167.45	47	6,901.22	9,449.67	13,056.40	18,270.35
22 $\frac{1}{4}$	1,530.87	1,741.28	1,986.58	2,262.93	47 $\frac{1}{2}$	7,092.53	9,751.94	13,554.93	19,019.95
23	1,587.92	1,812.30	2,074.89	2,381.63	48	7,294.63	10,062.27	14,048.13	19,799.53
23 $\frac{1}{4}$	1,646.40	1,885.45	2,166.29	2,496.71	48	7,489.62	10,383.95	14,558.50	20,590.29
24	1,706.35	1,960.79	2,260.89	2,615.36	49	7,695.64	10,714.25	15,086.92	21,453.48
24 $\frac{1}{4}$	1,767.78	2,038.33	2,358.80	2,738.76	49 $\frac{1}{2}$	7,906.81	11,054.46	15,633.75	22,330.40
25	1,830.76	2,118.33	2,460.14	2,867.09	50	8,723.26	11,404.87	16,199.71	23,242.39

THIRTEEN CENTS PER DAY.

29

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	20.35	20.35	20.35	20.35	25 1/2	2,053.25	2,384.04	2,778.78	3,250.60
1 1/2	41.20	41.30	41.40	41.50	26	2,124.92	2,475.91	2,896.38	3,400.97
2	62.51	61.88	63.20	63.51	26 1/2	2,198.39	2,570.53	3,018.10	3,557.35
2 1/2	84.48	85.12	85.75	86.39	27	2,273.70	2,667.99	3,144.08	3,719.99
3	106.94	108.01	109.10	110.20	27 1/2	2,350.88	2,768.38	3,274.46	3,889.13
3 1/2	129.96	131.60	133.26	134.95	28	2,430.00	2,871.77	3,409.42	4,065.04
4	153.55	155.89	158.27	160.69	28 1/2	2,511.10	2,978.27	3,549.09	4,247.99
4 1/2	177.74	180.91	184.16	187.46	29	2,594.22	3,087.96	3,693.65	4,438.25
5	202.52	216.68	210.95	215.31	29 1/2	2,679.42	3,200.95	3,843.28	4,636.13
5 1/2	227.93	233.13	238.68	244.26	30	2,766.75	3,307.32	3,998.10	4,841.92
6	253.98	260.57	267.37	274.48	30 1/2	2,856.26	3,437.19	4,158.58	5,055.95
6 1/2	280.67	288.74	297.08	305.70	31	2,948.01	3,560.65	4,323.26	5,278.52
7	308.03	317.74	327.32	338.27	31 1/2	3,042.06	3,687.82	4,495.96	5,510.01
7 1/2	336.08	347.62	359.64	373.15	32	3,138.46	3,818.79	4,673.66	5,750.76
8	364.83	378.39	392.57	407.38	32 1/2	3,237.26	3,953.70	4,857.59	6,001.12
8 1/2	394.29	410.09	426.66	444.02	33	3,338.54	4,092.66	5,047.95	6,261.56
9	424.49	442.74	461.93	482.13	33 1/2	3,442.35	4,235.78	5,244.98	6,532.33
9 1/2	455.45	476.37	498.45	520.76	34	3,548.75	4,383.20	5,450.89	6,813.96
10	487.18	511.00	536.24	562.97	34 1/2	3,657.81	4,535.04	5,659.94	7,106.87
10 1/2	519.71	546.68	575.35	605.84	35	3,769.61	4,689.44	5,878.39	7,411.49
11	553.04	583.42	615.83	650.41	35 1/2	3,884.19	4,852.52	5,104.48	7,728.29
11 1/2	587.21	621.27	657.63	696.77	36	4,001.64	5,018.45	6,338.48	8,057.77
12	622.24	660.25	781.10	644.19	36 1/2	4,122.03	5,189.34	6,580.67	8,400.43
12 1/2	658.14	700.41	745.98	695.14	37	4,245.42	5,365.37	6,831.34	8,756.79
13	694.94	741.76	792.43	847.29	37 1/2	4,371.90	5,546.67	7,090.78	9,127.40
13 1/2	732.66	784.46	840.52	901.52	38	4,500.54	5,733.42	7,359.30	9,512.85
14	771.32	828.24	890.28	957.93	38 1/2	4,634.43	5,925.77	7,637.22	9,913.70
14 1/2	810.95	873.43	941.78	1,016.59	39	4,770.63	6,123.89	7,924.87	10,330.60
15	851.57	919.98	995.09	1,077.60	39 1/2	4,910.25	6,327.94	8,222.58	10,764.17
15 1/2	893.20	967.92	1,050.26	1,141.05	40	5,053.35	6,578.13	8,530.72	11,215.08
16	935.88	1,017.30	1,107.37	1,207.03	40 1/2	5,200.02	6,754.62	8,849.64	11,684.03
16 1/2	979.62	1,068.17	1,166.47	1,273.66	41	5,350.37	6,977.60	9,179.72	12,171.73
17	1,024.45	1,120.56	1,227.64	1,347.03	41 1/2	5,504.47	7,207.28	9,521.36	12,678.95
17 1/2	1,070.41	1,174.52	1,290.95	1,421.26	42	5,652.43	7,443.84	9,864.95	13,206.45
18	1,117.51	1,230.10	1,356.48	1,498.45	42 1/2	5,824.34	7,687.50	10,240.92	13,763.04
18 1/2	1,165.80	1,287.35	1,424.30	1,578.74	43	5,990.29	7,938.47	10,619.70	14,325.60
19	1,215.29	1,346.31	1,494.50	1,662.23	43 1/2	6,160.39	8,196.97	11,011.73	14,918.97
19 1/2	1,266.01	1,407.05	1,567.15	1,749.07	44	6,334.75	8,463.22	11,417.49	15,536.07
20	1,318.01	1,469.61	1,642.35	1,839.37	44 1/2	6,513.46	8,737.46	11,837.44	16,177.86
20 1/2	1,371.30	1,534.04	1,720.18	1,933.29	45	6,696.64	9,019.93	12,272.10	16,842.59
21	1,425.93	1,600.40	1,800.73	2,030.97	45 1/2	6,884.40	9,310.88	12,721.77	17,539.34
21 1/2	1,481.93	1,668.76	1,884.10	2,132.55	46	7,076.86	9,610.56	13,187.58	18,261.26
22	1,539.32	1,738.17	1,970.39	2,238.20	46 1/2	7,274.13	9,919.22	13,669.49	19,012.06
22 1/2	1,598.15	1,811.69	2,059.69	2,348.07	47	7,476.32	10,237.14	14,168.27	19,792.88
23	1,658.45	1,886.39	2,152.13	2,462.34	47 1/2	7,683.58	10,564.60	14,674.50	20,604.94
23 1/2	1,720.25	1,963.32	2,247.80	2,581.18	48	7,946.26	10,901.88	15,218.81	21,449.49
24	1,783.60	2,042.57	2,346.82	2,704.87	48 1/2	8,113.76	11,249.28	15,771.81	22,327.81
24 1/2	1,848.54	2,124.19	2,449.30	2,833.31	49	8,386.95	11,607.11	16,344.17	23,241.27
25	1,915.10	2,200.26	2,555.37	2,966.99	49 1/2	8,565.71	11,975.66	16,936.56	24,191.26
25 1/2	1,983.32	2,294.85	2,665.15	3,106.01	50	8,860.20	12,355.28	17,549.68	25,179.26

FOURTEEN CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	21.91	21.91	21.91	21.91	25	2,211.19	2,567.43	2,992.53	3,500.64
1	44.37	44.48	44.59	44.70	26	2,288.38	2,666.36	3,119.18	3,662.58
1	67.39	67.72	68.06	68.39	26	2,367.50	2,768.26	3,250.26	3,830.99
2	90.98	91.46	92.35	93.05	27	2,448.60	2,873.22	3,385.93	4,006.14
2	115.13	116.32	117.40	118.67	27	2,531.72	2,981.33	3,526.35	4,188.30
3	139.96	141.72	143.51	145.33	28	2,616.92	3,092.68	3,671.68	4,377.74
3	165.36	167.88	170.45	173.05	28	2,704.26	3,207.37	3,822.10	4,594.76
4	191.41	194.83	198.32	201.88	29	2,793.77	3,325.50	3,977.78	4,779.66
4	218.10	222.59	227.17	231.87	29	2,885.53	3,447.18	4,138.91	4,992.72
5	245.47	251.17	257.03	263.05	30	2,979.58	3,572.50	4,305.68	5,212.37
5	273.51	280.62	287.94	295.49	30	3,075.98	3,701.59	4,476.25	5,444.86
6	302.26	310.95	319.93	329.22	31	3,175.78	3,834.54	4,656.90	5,684.56
6	331.73	342.18	353.04	364.29	31	3,276.06	3,971.49	4,841.80	5,933.90
7	361.93	374.36	387.30	400.78	32	3,379.88	4,112.54	5,033.17	6,193.12
7	392.89	407.50	422.77	438.72	32	3,486.28	4,257.83	5,231.25	6,462.76
8	424.62	441.64	459.48	478.13	33	3,595.35	4,407.48	5,436.25	6,743.18
8	457.15	476.80	497.46	519.21	33	3,707.14	4,561.61	5,650.43	7,034.81
9	490.48	513.01	536.79	561.89	34	3,821.73	4,720.37	5,868.03	7,338.12
9	524.66	550.31	577.49	606.28	34	3,939.19	4,884.49	6,095.32	7,653.55
10	559.68	588.73	619.61	652.44	35	4,059.57	5,052.32	6,330.57	7,981.60
10	595.59	628.30	663.20	700.44	35	4,182.97	5,226.80	6,574.05	8,322.78
11	632.39	669.06	708.33	750.35	36	4,309.46	5,404.48	6,826.05	8,677.60
11	670.10	711.04	755.03	802.30	36	4,439.11	5,588.52	7,086.97	9,046.61
12	708.77	754.28	803.36	856.30	37	4,571.99	5,778.09	7,356.82	9,430.39
12	748.40	798.82	853.39	912.46	37	4,708.20	5,973.34	7,650.22	9,829.51
13	789.02	844.70	905.17	970.87	38	4,847.82	6,174.45	7,925.40	10,244.60
13	830.65	891.95	956.76	1,031.61	38	4,990.92	6,381.60	8,224.72	10,676.30
14	873.33	940.62	1,014.23	1,094.79	39	5,137.61	6,594.95	8,534.47	11,125.26
14	917.07	990.75	1,071.64	1,160.49	39	5,287.96	6,814.71	8,855.19	11,592.18
15	961.91	1,042.38	1,130.99	1,228.82	40	5,442.07	7,041.06	9,188.93	12,077.78
15	1,007.87	1,095.56	1,192.55	1,299.88	40	5,600.03	7,274.20	9,530.38	12,582.80
16	1,054.97	1,150.34	1,256.20	1,373.79	41	5,761.95	7,514.34	9,885.85	13,108.02
16	1,103.26	1,206.76	1,322.08	1,450.65	41	5,927.90	7,763.68	10,253.77	13,654.25
17	1,152.75	1,264.87	1,390.26	1,530.59	42	6,098.00	8,016.44	10,634.56	14,222.33
17	1,203.48	1,324.72	1,460.83	1,613.72	42	6,272.36	8,278.85	11,028.68	14,813.33
18	1,255.47	1,386.38	1,533.87	1,700.18	43	6,451.08	8,548.72	11,436.59	15,427.57
18	1,308.77	1,449.88	1,609.46	1,790.10	43	6,634.27	8,827.50	11,858.99	16,066.58
19	1,363.40	1,515.28	1,687.70	1,883.61	44	6,822.04	9,114.24	12,295.75	16,731.15
19	1,419.40	1,582.65	1,768.68	1,980.86	44	7,014.50	9,409.58	12,748.02	17,422.31
20	1,476.79	1,652.04	1,852.60	2,082.01	45	7,211.77	9,713.78	13,216.11	18,140.97
20	1,535.62	1,723.51	1,939.24	2,187.20	45	7,413.97	10,027.11	13,700.58	18,888.52
21	1,595.92	1,797.13	2,029.03	2,296.60	46	7,621.23	10,349.83	14,202.01	19,665.97
21	1,657.73	1,872.97	2,121.95	2,410.37	46	7,833.67	10,682.23	14,720.99	20,474.52
22	1,721.08	1,951.05	2,218.13	2,528.70	47	8,051.45	11,024.61	15,256.13	21,315.41
22	1,786.02	2,031.49	2,317.68	2,651.75	47	8,274.62	11,377.26	15,814.08	22,189.94
23	1,852.58	2,114.35	2,420.71	2,779.73	48	8,503.40	11,740.49	16,389.48	23,099.45
23	1,920.80	2,199.69	2,527.34	2,912.83	48	8,747.89	12,110.61	16,985.02	24,045.33
24	1,990.73	2,287.59	2,637.71	3,051.06	49	8,978.25	12,499.96	17,601.41	25,029.05
24	2,062.41	2,378.12	2,751.94	3,195.22	49	9,224.62	12,896.87	18,239.37	26,052.13
25	2,135.88	2,451.38	2,870.02	3,344.94	50	9,477.14	13,305.68	18,899.66	27,116.13

FIFTEEN CENTS PER DAY.

31

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	23.48	23.48	23.48	23.48	25 $\frac{1}{2}$	2,369.13	2,750.82	3,206.28	3,750.69
1	47.54	47.65	47.77	47.89	26	2,451.83	2,856.82	3,341.98	3,924.19
1 $\frac{1}{2}$	72.20	72.56	73.92	73.28	26 $\frac{1}{2}$	2,536.61	2,966.00	3,482.42	4,104.63
2	97.48	98.21	98.95	99.69	27	2,623.50	3,078.47	3,627.78	4,292.29
2 $\frac{1}{2}$	123.39	124.63	125.88	127.15	27 $\frac{1}{2}$	2,712.56	3,194.28	3,778.23	4,367.46
3	149.95	151.85	153.76	155.71	28	2,803.85	3,313.58	3,933.94	4,690.43
3 $\frac{1}{2}$	177.18	179.78	182.62	185.41	28 $\frac{1}{2}$	2,897.42	3,436.47	4,095.10	4,901.53
4	205.08	208.75	212.49	216.30	29	2,993.33	3,563.04	4,261.91	5,121.06
4 $\frac{1}{2}$	233.68	238.49	243.40	248.43	29 $\frac{1}{2}$	3,091.64	3,693.40	4,434.55	5,349.38
5	263.00	267.11	275.39	281.84	30	3,192.40	3,827.68	4,613.19	5,586.83
5 $\frac{1}{2}$	293.05	300.66	308.51	316.59	30 $\frac{1}{2}$	3,295.69	3,965.98	4,798.13	5,833.78
6	325.85	333.16	342.78	352.73	31	3,401.55	4,108.44	4,989.54	6,090.61
6 $\frac{1}{2}$	355.42	367.23	378.25	390.32	31 $\frac{1}{2}$	3,510.07	4,255.17	5,187.14	6,357.70
7	387.78	401.10	414.97	429.40	32	3,621.30	4,406.30	5,392.69	6,635.49
7 $\frac{1}{2}$	420.95	436.61	452.97	470.05	32 $\frac{1}{2}$	3,735.30	4,561.96	5,604.91	6,924.38
8	454.95	473.18	492.29	512.33	33	3,852.16	4,782.32	5,824.55	7,224.83
8 $\frac{1}{2}$	489.80	510.85	533.00	556.30	33 $\frac{1}{2}$	3,971.94	4,887.44	6,051.89	7,537.30
9	525.52	549.65	575.13	602.02	34	4,094.71	5,057.54	6,287.18	7,862.27
9 $\frac{1}{2}$	562.13	589.62	618.73	649.58	34 $\frac{1}{2}$	4,220.56	5,232.74	6,530.70	8,200.23
10	599.66	630.78	666.87	699.04	35	4,349.54	5,401.20	6,782.75	8,551.72
10 $\frac{1}{2}$	638.13	673.48	710.57	750.48	35 $\frac{1}{2}$	4,481.76	5,581.07	7,043.63	8,917.26
11	677.56	716.83	758.92	803.97	36	4,617.28	5,790.51	7,313.63	9,297.43
11 $\frac{1}{2}$	717.97	761.83	808.96	859.60	36 $\frac{1}{2}$	4,798.56	5,987.70	7,593.08	9,692.80
12	759.39	808.16	860.75	917.46	37	4,898.56	6,190.81	7,882.31	10,103.98
12 $\frac{1}{2}$	801.85	855.88	914.35	977.70	37 $\frac{1}{2}$	5,044.50	6,400.01	8,181.67	10,531.62
13	845.37	908.03	968.83	1,040.22	38	5,194.94	6,615.48	8,491.50	10,976.36
13 $\frac{1}{2}$	889.98	955.66	1,027.24	1,105.30	38 $\frac{1}{2}$	5,347.42	6,837.42	8,812.18	11,438.89
14	935.71	1,007.80	1,086.67	1,172.99	39	5,504.58	7,066.02	9,144.08	11,919.92
14 $\frac{1}{2}$	982.58	1,061.51	1,148.18	1,243.38	39 $\frac{1}{2}$	5,665.67	7,301.48	9,487.60	12,420.19
15	1,030.62	1,116.83	1,211.84	1,316.59	40	5,830.78	7,543.99	9,843.14	12,940.47
15 $\frac{1}{2}$	1,079.86	1,173.81	1,277.73	1,392.73	40 $\frac{1}{2}$	6,000.03	7,793.79	10,211.12	13,381.57
16	1,130.33	1,232.50	1,345.93	1,471.92	41	6,173.50	8,051.08	10,591.99	14,044.31
16 $\frac{1}{2}$	1,182.06	1,292.95	1,416.51	1,554.27	41 $\frac{1}{2}$	6,351.32	8,316.09	10,986.18	14,629.55
17	1,235.09	1,355.22	1,489.56	1,639.91	42	6,533.58	8,589.05	11,394.17	15,238.21
17 $\frac{1}{2}$	1,289.44	1,419.35	1,565.17	1,728.99	42 $\frac{1}{2}$	6,720.39	8,870.19	11,816.44	15,871.21
18	1,345.15	1,485.40	1,643.43	1,821.62	43	6,911.87	9,159.77	12,253.50	16,529.54
18 $\frac{1}{2}$	1,402.25	1,553.44	1,724.42	1,917.96	43 $\frac{1}{2}$	7,108.15	9,458.04	12,707.84	17,214.19
19	1,460.79	1,623.52	1,808.25	2,018.15	44	7,309.32	9,765.26	13,174.02	17,926.24
19 $\frac{1}{2}$	1,520.78	1,695.70	1,895.02	2,122.35	44 $\frac{1}{2}$	7,515.53	10,081.69	13,658.59	18,666.76
20	1,582.27	1,770.04	1,984.82	2,230.72	45	7,726.90	10,407.62	14,160.11	19,436.76
20 $\frac{1}{2}$	1,645.31	1,846.62	2,077.76	2,343.43	45 $\frac{1}{2}$	7,943.54	10,643.33	14,679.19	20,237.70
21	1,709.91	1,925.52	2,173.96	2,460.64	46	8,165.60	11,089.10	15,216.44	21,070.68
21 $\frac{1}{2}$	1,776.14	2,006.43	2,273.52	2,582.54	46 $\frac{1}{2}$	8,393.22	11,445.24	15,772.49	21,916.99
22	1,844.02	2,090.41	2,376.57	2,709.32	47	8,626.53	11,812.08	16,348.00	22,837.94
22 $\frac{1}{2}$	1,913.59	2,176.60	2,483.22	2,841.16	47 $\frac{1}{2}$	8,865.67	12,089.92	16,943.66	23,774.93
23	1,984.91	2,265.37	2,593.61	2,978.19	48	9,110.78	12,579.10	17,560.16	24,749.41
23 $\frac{1}{2}$	2,058.00	2,356.81	2,707.86	3,120.89	48 $\frac{1}{2}$	9,362.03	12,979.94	18,198.24	25,762.86
24	2,132.93	2,450.99	2,826.11	3,269.50	49	9,619.55	13,392.81	18,858.65	26,816.85
24 $\frac{1}{2}$	2,209.73	2,547.99	2,948.50	3,423.45	49 $\frac{1}{2}$	9,883.52	13,848.07	19,542.18	27,913.00
25	2,288.45	2,647.91	3,075.18	3,583.86	50	10,154.08	14,256.06	20,249.63	29,052.99

SIXTEEN CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	25.04	25.04	25.04	25.04	25½	2,527.07	2,934.21	3,420.03	4,000.73
1¼	50.71	50.83	50.96	51.08	26	2,615.29	3,047.27	3,564.78	4,185.80
1½	77.01	77.40	77.78	78.12	26½	2,705.71	3,163.73	3,714.58	4,378.28
2	103.98	104.76	105.57	106.33	27	2,793.40	3,282.68	3,869.63	4,578.45
2¼	131.62	132.94	134.28	135.62	27½	2,993.40	3,407.23	4,030.11	4,786.62
3	159.95	161.96	164.02	166.09	28	3,030.77	3,534.49	4,196.20	5,003.13
3¼	188.99	191.87	194.80	197.77	28½	3,090.58	3,665.57	4,368.11	5,228.80
4	218.75	222.66	226.65	230.72	29	3,192.88	3,796.57	4,546.04	5,462.47
4¼	249.26	254.38	259.63	264.99	29½	3,297.75	3,939.63	4,730.18	5,706.00
5	280.53	287.06	293.75	300.63	30	3,405.23	4,082.84	4,920.74	5,959.29
5¼	312.59	320.71	329.07	337.70	30½	3,515.40	4,230.28	5,118.00	6,222.10
6	345.44	355.37	365.63	376.25	31	3,628.33	4,382.34	5,322.19	6,496.64
6¼	379.12	391.05	403.47	416.84	31½	3,744.07	4,538.85	5,533.49	6,781.55
7	417.63	427.84	442.63	458.03	32	3,862.72	4,700.05	5,752.20	7,077.89
7¼	449.02	465.72	483.16	501.39	32½	3,984.32	4,866.09	5,978.57	7,386.01
8	485.28	504.73	525.11	546.49	33	4,103.97	5,037.32	6,212.86	7,706.49
8¼	522.45	544.91	568.53	593.39	33½	4,236.74	5,213.27	6,475.34	8,099.78
9	560.55	586.30	613.47	642.16	34	4,367.69	5,394.71	6,706.32	8,386.41
9¼	599.61	628.93	659.98	792.89	34½	4,501.93	5,581.59	6,966.08	8,746.92
10	639.64	672.88	708.12	745.64	35	4,639.51	5,774.08	7,234.94	9,121.88
10¼	680.69	718.06	757.95	800.50	35½	4,789.58	5,972.34	7,513.20	9,511.75
11	722.73	764.64	809.52	857.57	36	4,925.10	6,176.55	7,801.20	9,917.26
11¼	765.83	812.62	862.89	916.91	36½	5,073.26	6,386.92	8,099.28	10,338.99
12	810.02	862.04	918.13	978.62	37	5,225.13	6,603.53	8,407.80	10,782.58
12¼	855.31	912.94	975.30	1,052.81	37½	5,380.80	6,826.68	8,727.11	11,233.73
13	901.73	965.37	1,034.48	1,109.57	38	5,540.36	7,056.52	9,056.60	11,708.12
13¼	949.32	1,019.37	1,095.73	1,179.01	38½	5,703.91	7,293.25	9,399.66	12,201.48
14	998.09	1,074.99	1,159.12	1,251.19	39	5,871.55	7,537.09	9,753.69	12,714.58
14¼	1,048.08	1,132.24	1,222.73	1,326.28	39½	6,043.38	7,788.24	10,120.10	13,248.20
15	1,099.32	1,191.29	1,292.63	1,404.37	40	6,219.50	8,046.93	10,499.35	13,803.17
15¼	1,151.85	1,252.06	1,362.91	1,485.58	40½	6,400.03	8,313.48	10,891.86	14,380.34
16	1,205.68	1,314.67	1,435.66	1,570.04	41	6,585.17	8,597.82	11,298.12	14,980.59
16¼	1,260.87	1,379.15	1,510.94	1,657.89	41½	6,772.74	8,870.49	11,718.59	15,604.86
17	1,317.43	1,445.56	1,588.87	1,749.24	42	6,969.15	9,161.65	12,153.79	16,254.09
17¼	1,373.40	1,513.97	1,669.52	1,844.25	42½	7,168.42	9,461.54	12,604.21	16,929.29
18	1,434.83	1,584.43	1,752.99	1,943.06	43	7,372.67	9,770.42	13,070.39	17,631.51
18¼	1,495.74	1,657.00	1,839.38	2,045.82	43½	7,582.02	10,088.57	13,552.90	18,361.81
19	1,558.17	1,731.75	1,928.80	2,152.70	44	7,796.61	10,416.27	14,032.29	19,121.42
19¼	1,622.17	1,808.75	2,021.35	2,263.84	44½	8,016.61	10,752.80	14,569.16	19,911.21
20	1,687.76	1,888.05	2,117.14	2,379.43	45	8,292.02	11,101.46	15,104.12	20,724.54
20¼	1,754.99	1,969.73	2,216.28	2,499.66	45½	8,473.11	11,459.55	15,657.81	21,586.88
21	1,823.91	2,053.86	2,318.88	2,624.74	46	8,709.98	11,828.38	16,230.87	22,475.40
21¼	1,894.55	2,140.52	2,425.09	2,755.11	46½	8,952.77	12,208.27	16,823.99	23,399.45
22	1,966.95	2,230.77	2,535.01	2,889.94	47	9,201.62	12,599.50	17,417.87	24,360.47
22¼	2,041.16	2,321.70	2,648.77	3,030.58	47½	9,456.71	13,002.58	18,077.23	25,359.93
23	2,117.23	2,416.40	2,666.52	3,176.84	48	9,718.17	13,417.70	18,730.84	26,399.37
23¼	2,195.20	2,513.93	2,888.38	3,328.95	48½	9,986.10	13,845.27	19,411.46	27,480.38
24	2,275.12	2,614.39	3,014.52	3,487.15	49	10,260.80	14,285.67	20,115.90	28,604.63
24¼	2,357.04	2,717.86	3,145.09	3,651.68	49½	10,542.41	14,739.28	20,845.19	29,773.86
25	2,441.01	2,824.43	3,280.19	3,822.78	50	10,831.02	15,206.50	21,599.61	30,989.86

SEVENTEEN CENTS PER DAY.

33

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	26.61	26.61	26.61	26.61	25 $\frac{1}{2}$	2,685.02	3,117.59	3,633.79	4,250.78
1	53.88	54.01	54.14	54.27	26	2,778.75	3,237.73	3,787.57	4,447.42
1 $\frac{1}{2}$	81.83	82.23	82.64	83.05	26 $\frac{1}{2}$	2,874.82	3,361.46	3,946.74	4,651.92
2	110.48	111.21	112.14	112.98	27	2,973.29	3,488.91	4,111.49	4,864.60
2 $\frac{1}{2}$	139.82	141.25	142.67	144.10	27 $\frac{1}{2}$	3,074.23	3,620.19	4,281.99	5,085.79
3	169.96	172.09	174.27	176.47	28	3,177.69	3,755.40	4,458.47	5,315.83
3 $\frac{1}{2}$	200.80	203.86	206.97	210.13	28 $\frac{1}{2}$	3,283.74	3,894.66	4,641.12	5,555.06
4	232.42	236.58	240.82	245.14	29	3,392.44	4,038.11	4,830.17	5,803.87
4 $\frac{1}{2}$	264.84	270.28	275.83	280.56	29 $\frac{1}{2}$	3,503.85	4,185.86	5,025.82	6,062.63
5	298.07	304.99	312.11	319.42	30	3,618.06	4,338.04	5,228.30	6,331.74
5 $\frac{1}{2}$	332.12	340.75	349.64	358.80	30 $\frac{1}{2}$	3,735.11	4,494.78	5,436.88	6,671.62
6	367.03	377.58	388.49	399.76	31	3,855.10	4,646.23	5,654.81	6,902.69
6 $\frac{1}{2}$	402.81	415.51	428.69	442.36	31 $\frac{1}{2}$	3,978.08	4,825.52	5,879.33	7,205.40
7	439.49	454.58	470.30	487.66	32	4,104.13	4,993.80	6,111.71	7,520.22
7 $\frac{1}{2}$	477.08	494.82	513.36	532.73	32 $\frac{1}{2}$	4,233.34	5,170.22	6,352.23	7,847.63
8	515.61	536.27	557.93	580.64	33	4,365.78	5,351.93	6,601.16	8,188.14
8 $\frac{1}{2}$	555.11	578.97	604.07	630.47	33 $\frac{1}{2}$	4,501.53	5,539.10	6,859.81	8,642.27
9	595.59	622.94	651.81	682.30	34	4,640.67	5,731.88	7,125.47	8,910.57
9 $\frac{1}{2}$	637.08	668.23	701.23	736.19	34 $\frac{1}{2}$	4,783.30	5,930.74	7,401.46	9,393.60
10	679.62	714.89	752.38	792.25	35	4,929.48	6,134.96	7,687.12	9,691.95
10 $\frac{1}{2}$	723.21	762.94	805.32	850.54	35 $\frac{1}{2}$	5,079.33	6,345.61	7,982.78	10,106.23
11	767.90	812.43	860.11	911.17	36	5,232.91	6,562.58	8,288.78	10,537.08
11 $\frac{1}{2}$	813.70	863.41	916.82	964.22	36 $\frac{1}{2}$	5,390.34	6,786.06	8,605.49	10,985.17
12	860.65	915.92	975.51	1,039.79	37	5,551.71	7,016.25	8,933.29	11,451.18
12 $\frac{1}{2}$	908.77	970.00	1,036.26	1,107.99	37 $\frac{1}{2}$	5,717.10	7,253.34	9,279.56	11,935.84
13	958.09	1,025.70	1,099.14	1,179.11	38	5,886.64	7,497.55	9,623.70	12,439.87
13 $\frac{1}{2}$	1,008.65	1,083.08	1,163.21	1,252.68	38 $\frac{1}{2}$	6,060.41	7,749.08	9,987.14	12,964.07
14	1,060.47	1,142.18	1,231.56	1,329.39	39	6,238.52	8,008.16	10,363.29	13,509.24
14 $\frac{1}{2}$	1,113.59	1,203.05	1,301.27	1,408.67	39 $\frac{1}{2}$	6,421.09	8,275.01	10,752.61	14,076.22
15	1,168.03	1,265.74	1,367.39	1,522.15	40	6,608.22	8,539.86	11,156.56	14,665.87
15 $\frac{1}{2}$	1,223.84	1,330.32	1,448.10	1,578.43	40 $\frac{1}{2}$	6,800.03	8,832.96	11,572.61	15,269.11
16	1,281.04	1,396.84	1,525.38	1,668.17	41	6,996.64	9,124.56	12,004.25	15,916.88
16 $\frac{1}{2}$	1,339.67	1,465.35	1,605.38	1,761.50	41 $\frac{1}{2}$	7,198.16	9,425.90	12,531.01	16,580.16
17	1,399.77	1,535.91	1,688.17	1,858.57	42	7,404.72	9,734.25	12,918.40	17,269.97
17 $\frac{1}{2}$	1,461.36	1,608.59	1,743.86	1,959.52	42 $\frac{1}{2}$	7,616.44	10,052.88	13,391.97	17,987.36
18	1,524.50	1,683.46	1,862.55	2,064.50	43	7,833.46	10,380.88	13,887.29	18,733.48
18 $\frac{1}{2}$	1,589.22	1,760.57	1,954.35	2,173.69	43 $\frac{1}{2}$	8,055.90	10,718.53	14,400.05	19,409.52
19	1,655.56	1,839.99	2,049.35	2,287.24	44	8,283.90	11,067.29	14,930.56	20,336.40
19 $\frac{1}{2}$	1,723.55	1,921.79	2,147.69	2,405.34	44 $\frac{1}{2}$	8,517.61	11,425.92	15,479.73	21,154.66
20	1,793.24	2,006.05	2,249.46	2,528.15	45	8,757.15	11,795.30	16,048.13	22,024.92
20 $\frac{1}{2}$	1,864.68	2,092.84	2,354.80	2,655.88	45 $\frac{1}{2}$	9,002.68	12,175.77	16,636.42	22,936.06
21	1,937.90	2,182.23	2,463.82	2,788.73	46	9,254.35	12,567.15	17,245.30	23,880.11
21 $\frac{1}{2}$	2,012.96	2,274.31	2,576.66	2,926.88	46 $\frac{1}{2}$	9,512.32	12,971.28	17,885.49	24,861.92
22	2,089.88	2,369.13	2,693.45	3,070.56	47	9,776.73	13,387.03	18,526.74	25,883.00
22 $\frac{1}{2}$	2,168.74	2,466.81	2,814.32	3,219.99	47 $\frac{1}{2}$	10,047.75	13,815.24	19,202.81	26,944.93
23	2,249.56	2,567.42	2,939.43	3,375.39	48	10,325.55	14,256.31	19,901.51	28,049.33
23 $\frac{1}{2}$	2,332.40	2,671.05	3,068.91	3,537.01	48 $\frac{1}{2}$	10,610.30	14,708.60	20,624.67	29,197.91
24	2,417.32	2,777.79	3,202.93	3,705.20	49	10,902.16	15,178.52	21,373.14	30,392.43
24 $\frac{1}{2}$	2,504.36	2,887.72	3,371.64	3,879.91	49 $\frac{1}{2}$	11,201.32	15,660.48	22,147.81	31,634.73
25	2,593.57	2,990.96	3,485.13	4,061.71	50	11,507.96	16,156.90	22,949.58	32,926.72

EIGHTEEN CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	28.17	28.17	28.17	28.17	25½	2,842.96	3,280.98	3,847.54	4,500.83
1½	57.04	57.19	57.32	57.47	26	2,942.20	3,428.18	4,010.37	4,709.03
2	84.64	87.07	87.50	87.96	26½	3,043.93	3,559.20	4,178.91	4,925.56
2½	116.98	117.85	118.73	119.62	27	3,148.20	3,694.14	4,353.34	5,159.75
3	148.07	149.56	151.06	152.58	27½	3,255.07	3,833.14	4,533.87	5,384.95
3½	179.94	182.24	184.52	186.85	28	3,364.62	3,976.30	4,720.73	5,628.52
4	212.61	215.85	219.14	222.49	28½	3,476.90	4,123.76	4,914.12	5,881.83
4½	246.10	250.50	254.99	259.56	29	3,591.99	4,275.64	5,114.29	6,145.27
5	280.42	286.18	290.08	296.12	29½	3,709.96	4,432.08	5,321.46	6,419.26
5½	315.60	322.94	330.47	338.21	30	3,830.88	4,593.22	5,535.83	6,704.20
6	351.66	360.80	370.21	379.91	30½	3,954.83	4,759.18	5,755.75	7,000.53
6½	388.62	399.79	411.34	423.28	31	4,081.87	4,930.13	5,987.44	7,308.73
7	426.51	439.95	453.90	468.38	31½	4,212.08	5,106.20	6,225.17	7,629.25
7½	465.34	481.32	497.96	515.28	32	4,345.55	5,287.57	6,471.22	7,962.58
8	505.14	523.93	543.56	564.06	32½	4,482.36	5,474.35	6,725.89	8,309.26
8½	545.94	567.82	590.75	614.80	33	4,622.59	5,666.75	6,989.46	8,669.80
9	586.76	613.02	639.60	667.56	33½	4,766.33	5,864.93	7,262.26	9,044.76
9½	630.62	659.58	690.15	722.43	34	4,909.66	6,069.04	7,544.61	9,434.72
10	674.56	707.54	742.48	779.50	34½	5,064.67	6,279.29	7,836.84	9,840.28
10½	719.59	756.94	796.44	838.85	35	5,219.45	6,495.83	8,139.30	10,262.06
11	765.75	807.82	852.69	900.57	35½	5,378.11	6,718.88	8,452.35	10,700.71
11½	813.07	860.22	910.71	964.67	36	5,540.73	6,948.62	8,776.35	11,156.91
12	861.56	914.20	970.75	1,031.53	36½	5,707.42	7,185.26	9,111.79	11,631.36
12½	911.27	969.79	1,032.90	1,100.97	37	5,878.28	7,428.97	9,458.77	12,124.78
13	962.22	1,027.06	1,097.21	1,173.17	37½	6,053.40	7,680.01	9,818.00	12,637.94
13½	1,014.45	1,086.04	1,163.79	1,248.26	38	6,232.91	7,933.58	10,189.80	13,171.63
14	1,067.98	1,146.79	1,232.69	1,329.96	38½	6,416.90	8,184.91	10,574.61	13,726.66
14½	1,122.85	1,209.36	1,310.01	1,407.59	39	6,605.49	8,479.23	10,972.90	14,303.90
15	1,179.09	1,273.82	1,377.82	1,492.06	39½	6,798.80	8,781.77	11,385.12	14,904.23
15½	1,236.74	1,340.20	1,454.21	1,579.91	40	6,996.94	9,052.80	11,811.77	15,528.57
16	1,295.83	1,408.58	1,533.23	1,671.23	40½	7,200.03	9,350.55	12,253.35	16,177.88
16½	1,356.39	1,479.00	1,615.11	1,766.30	41	7,406.21	9,661.30	12,710.39	16,853.17
17	1,418.47	1,551.54	1,699.81	1,865.12	41½	7,621.58	9,979.30	13,183.42	17,555.46
17½	1,482.10	1,626.26	1,797.48	1,967.90	42	7,840.29	10,306.85	13,673.11	18,285.85
18	1,546.33	1,683.22	1,878.21	2,074.78	42½	8,064.47	10,644.23	14,179.73	19,045.46
18½	1,614.18	1,782.48	1,972.11	2,185.94	43	8,294.25	10,991.73	14,704.19	19,835.44
19	1,682.71	1,864.13	2,069.31	2,301.55	43½	8,529.78	11,349.65	15,247.01	20,657.03
19½	1,752.94	1,948.22	2,169.90	2,421.78	44	8,771.19	11,718.27	15,808.83	21,511.48
20	1,824.94	2,034.84	2,274.02	2,545.25	44½	9,018.64	12,098.03	16,390.31	22,400.11
20½	1,898.73	2,124.05	2,381.78	2,676.87	45	9,272.28	12,489.14	16,992.14	23,316.91
21	1,974.37	2,215.95	2,493.31	2,812.11	45½	9,532.25	12,901.99	17,615.03	24,285.24
21½	2,051.90	2,310.59	2,608.75	2,952.77	46	9,798.73	13,307.12	18,259.73	25,284.82
22	2,131.36	2,408.08	2,728.23	3,099.05	46½	10,071.87	13,734.30	18,926.99	26,324.02
22½	2,212.82	2,508.49	2,851.88	3,251.18	47	10,351.83	14,174.50	19,616.60	27,405.53
23	2,296.31	2,612.02	2,979.87	3,409.40	47½	10,638.80	14,627.90	20,352.39	28,539.92
23½	2,381.89	2,718.45	3,112.34	3,573.94	48	10,932.94	15,094.91	21,072.19	29,699.29
24	2,469.60	2,828.17	3,249.44	3,745.07	48½	11,234.43	15,575.93	21,837.89	30,915.43
24½	2,559.51	2,941.18	3,391.34	3,923.04	49	11,543.46	16,071.37	22,630.38	32,180.22
25	2,651.67	3,057.59	3,538.20	4,103.14	49½	11,860.22	16,581.69	23,450.62	33,495.60
25½	2,746.13	3,177.49	3,690.21	4,289.23	50	12,184.90	17,107.31	24,299.56	34,863.59

NINETEEN CENTS PER DAY.

35

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	29.74	29.74	29.74	29.74	25 1/2	3,000.90	3,474.37	4,061.29	4,750.87
1 1/2	60.21	60.36	60.51	60.66	26	3,105.66	3,618.64	4,233.17	4,970.64
1 1/4	91.45	91.91	92.36	92.83	26 1/2	3,213.03	3,756.93	4,411.07	5,199.20
2	123.48	124.40	125.33	126.27	27	3,323.09	3,899.37	4,585.19	5,436.91
2 1/2	156.26	157.87	159.45	161.05	27 1/2	3,435.91	4,046.09	4,785.76	5,684.12
3	189.94	192.34	194.78	197.23	28	3,551.54	4,197.21	4,982.99	5,941.23
3 1/4	224.42	227.84	231.32	234.86	28 1/2	3,670.06	4,352.76	5,187.13	6,208.60
4	259.77	264.41	269.15	273.98	29	3,791.55	4,513.18	5,398.42	6,486.68
4 1/4	296.00	302.08	307.31	313.68	29 1/2	3,916.07	4,678.31	5,617.10	6,775.88
5	333.13	340.88	348.83	357.00	30	4,043.71	4,848.39	5,843.37	7,076.65
5 1/2	371.19	380.84	390.78	401.01	30 1/2	4,174.54	5,023.58	6,076.60	7,389.45
6	412.21	422.00	434.19	446.79	31	4,309.64	5,204.02	6,320.08	7,714.77
6 1/4	450.20	464.39	479.12	494.40	31 1/2	4,446.09	5,389.88	6,571.02	8,053.09
7	491.19	508.06	525.63	543.91	32	4,587.97	5,581.31	6,830.74	8,404.95
7 1/2	533.21	553.04	573.76	595.40	32 1/2	4,731.38	5,778.48	7,099.55	8,770.83
8	576.27	599.36	623.57	648.95	33	4,879.40	5,981.57	7,377.77	9,151.45
8 1/4	620.41	647.08	675.13	704.65	33 1/2	5,031.12	6,191.76	7,665.72	9,547.25
9	665.66	696.23	728.50	762.57	34	5,186.64	6,406.21	7,963.76	9,958.67
9 1/4	712.03	746.85	783.73	822.80	34 1/2	5,346.04	6,628.14	8,272.23	10,386.96
10	759.57	798.99	840.80	885.45	35	5,509.42	6,856.72	8,591.49	10,832.18
10 1/4	808.29	852.70	900.06	950.60	35 1/2	5,676.89	7,092.15	8,921.93	11,295.20
11	858.24	908.01	961.30	1,018.36	36	5,848.55	7,334.65	9,263.93	11,776.74
11 1/4	909.43	964.99	1,024.68	1,088.83	36 1/2	6,024.50	7,584.42	9,615.60	12,277.55
12	961.90	1,023.67	1,090.28	1,162.12	37	6,204.85	7,886.69	9,983.26	12,798.19
12 1/4	1,015.68	1,084.12	1,158.17	1,238.34	37 1/2	6,389.70	8,306.68	10,363.45	13,340.05
13	1,070.81	1,146.35	1,228.45	1,318.66	38	6,579.13	8,379.61	10,755.80	13,903.29
13 1/4	1,127.31	1,210.50	1,301.15	1,401.05	38 1/2	6,773.40	8,650.74	11,162.09	14,489.26
14	1,185.23	1,276.55	1,379.45	1,485.78	39	6,972.46	8,949.79	11,582.50	15,098.57
14 1/4	1,244.60	1,344.58	1,454.36	1,574.95	39 1/2	7,176.51	9,248.54	12,017.62	15,732.24
15	1,305.45	1,414.65	1,535.00	1,667.69	40	7,385.66	9,555.73	12,467.98	16,391.27
15 1/4	1,367.82	1,486.83	1,618.46	1,764.13	40 1/2	7,600.04	9,871.14	12,934.09	17,076.65
16	1,431.75	1,561.17	1,704.84	1,864.43	41	7,819.77	10,198.04	13,416.52	17,789.46
16 1/4	1,497.28	1,637.14	1,794.25	1,968.74	41 1/2	8,045.00	10,533.71	13,915.83	18,530.77
17	1,564.44	1,716.61	1,886.78	2,077.22	42	8,275.86	10,879.46	14,432.62	19,301.73
17 1/4	1,633.29	1,787.84	1,982.55	2,190.05	42 1/2	8,512.49	11,235.58	14,967.60	20,103.52
18	1,703.86	1,881.51	2,081.68	2,307.39	43	8,755.04	11,602.38	15,521.09	20,937.41
18 1/4	1,776.19	1,967.69	2,184.27	2,429.42	43 1/2	9,003.65	11,980.19	16,094.07	21,804.65
19	1,850.33	2,056.46	2,290.45	2,556.33	44	9,258.48	12,369.31	16,687.09	22,706.57
19 1/4	1,925.32	2,147.88	2,400.35	2,688.32	44 1/2	9,519.67	12,770.14	17,300.88	23,644.56
20	2,004.21	2,242.06	2,514.10	2,825.58	45	9,787.40	13,182.98	17,936.14	24,616.09
20 1/4	2,084.06	2,339.05	2,631.83	2,968.34	45 1/2	10,061.82	13,698.21	18,593.74	25,634.42
21	2,165.89	2,438.96	2,753.68	3,016.81	46	10,343.10	14,046.30	19,274.16	26,689.54
21 1/4	2,249.77	2,541.86	2,879.79	3,271.22	46 1/2	10,631.41	14,497.32	19,978.49	27,840.05
22	2,335.75	2,647.85	3,010.32	3,431.80	47	10,926.94	14,961.97	20,707.47	28,928.06
22 1/4	2,423.88	2,757.03	3,145.42	3,598.81	47 1/2	11,229.84	15,440.57	21,461.97	30,114.92
23	2,514.21	2,869.47	3,285.24	3,772.50	48	11,540.32	15,933.52	22,242.87	31,349.25
23 1/4	2,606.80	2,985.29	3,429.96	3,953.13	48 1/2	11,858.57	16,441.26	23,051.10	32,632.95
24	2,701.71	3,104.58	3,579.74	4,140.99	49	12,184.77	16,964.23	23,887.63	33,968.01
24 1/4	2,798.99	3,227.46	3,734.77	4,336.37	49 1/2	12,519.12	17,502.89	24,753.43	35,356.46
25	2,898.70	3,354.01	3,895.22	4,539.56	50	12,861.83	18,057.71	25,649.71	36,800.46

TWENTY CENTS PER DAY.

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	31.30	31.30	31.30	31.30
1	63.88	63.54	63.70	63.85
$1\frac{1}{2}$	96.27	96.76	97.22	97.71
2	129.97	130.95	131.93	132.91
$2\frac{1}{2}$	164.52	166.18	167.85	169.53
3	199.94	202.46	205.02	207.61
$3\frac{1}{2}$	236.23	239.84	243.50	247.22
4	273.74	278.83	283.32	288.41
$4\frac{1}{2}$	311.58	317.98	324.53	331.24
5	350.67	358.82	367.19	375.79
$5\frac{1}{2}$	390.73	400.88	411.34	422.12
6	431.80	444.21	457.04	470.31
$6\frac{1}{2}$	473.90	488.84	504.34	520.42
7	517.04	534.80	553.29	572.54
$7\frac{1}{2}$	561.27	582.15	603.95	626.74
8	606.60	630.91	656.39	683.11
$8\frac{1}{2}$	653.07	681.14	710.67	741.73
9	700.69	732.87	766.84	802.70
$9\frac{1}{2}$	749.51	786.16	824.98	866.11
10	799.95	841.04	885.15	932.05
$10\frac{1}{2}$	850.84	897.57	947.43	1,000.64
11	903.41	955.80	1,011.89	1,071.96
$11\frac{1}{2}$	957.29	1,015.78	1,078.61	1,146.14
12	1,012.53	1,077.55	1,147.65	1,223.29
$12\frac{1}{2}$	1,069.14	1,141.17	1,217.31	1,303.52
13	1,127.17	1,206.71	1,293.29	1,386.96
$13\frac{1}{2}$	1,186.65	1,274.21	1,369.85	1,473.74
14	1,247.61	1,343.74	1,449.10	1,563.99
$14\frac{1}{2}$	1,310.10	1,415.35	1,531.11	1,657.84
15	1,374.15	1,489.11	1,616.00	1,755.46
$15\frac{1}{2}$	1,439.81	1,565.08	1,703.64	1,856.98
16	1,507.10	1,643.34	1,794.57	1,962.56
$16\frac{1}{2}$	1,576.08	1,723.94	1,888.68	2,072.36
17	1,646.78	1,806.95	1,986.08	2,186.55
$17\frac{1}{2}$	1,719.25	1,892.46	2,086.90	2,305.31
18	1,793.53	1,980.54	2,191.24	2,428.83
$18\frac{1}{2}$	1,869.67	2,071.25	2,299.23	2,557.28
19	1,947.71	2,164.69	2,411.00	2,690.87
$19\frac{1}{2}$	2,026.71	2,260.93	2,526.69	2,829.81
20	2,109.70	2,360.06	2,646.42	2,974.40
$20\frac{1}{2}$	2,193.74	2,462.16	2,770.35	3,124.57
21	2,279.89	2,567.33	2,898.61	3,280.85
$21\frac{1}{2}$	2,368.18	2,675.45	3,031.36	3,443.39
22	2,458.69	2,787.22	3,168.76	3,612.42
$22\frac{1}{2}$	2,551.45	2,902.13	3,310.92	3,788.22
23	2,646.54	3,020.50	3,458.15	3,971.05
$23\frac{1}{2}$	2,744.00	3,142.41	3,610.49	4,161.19
24	2,843.90	3,267.98	3,769.15	4,358.94
$24\frac{1}{2}$	2,946.30	3,397.32	3,931.34	4,564.60
25	3,051.26	3,530.54	4,100.23	4,778.48

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
$25\frac{1}{2}$	3,158.84	3,667.76	4,275.04	5,000.92
26	3,269.11	3,809.09	4,455.97	5,232.26
$26\frac{1}{2}$	3,382.14	3,954.66	4,643.23	5,472.85
27	3,497.99	4,104.60	4,837.04	5,723.06
$27\frac{1}{2}$	3,616.74	4,259.04	5,037.64	5,983.28
28	3,738.46	4,418.11	5,245.26	6,253.91
$28\frac{1}{2}$	3,863.22	4,581.96	5,460.14	6,535.37
29	3,991.10	4,750.72	5,682.54	6,828.08
$29\frac{1}{2}$	4,122.18	4,924.54	5,912.73	7,132.51
30	4,256.54	5,103.57	6,150.92	7,449.11
$30\frac{1}{2}$	4,394.25	5,287.98	6,397.50	7,778.37
31	4,535.41	5,477.92	6,652.71	8,120.81
$31\frac{1}{2}$	4,680.09	5,673.56	6,916.86	8,476.94
32	4,828.39	5,875.06	7,190.25	8,847.32
$32\frac{1}{2}$	4,980.40	6,082.62	7,473.21	9,232.51
33	5,136.21	6,296.39	7,766.07	9,633.11
$33\frac{1}{2}$	5,295.92	6,516.59	8,069.18	10,049.73
34	5,459.62	6,743.38	8,382.90	10,483.02
$34\frac{1}{2}$	5,627.41	6,976.98	8,707.61	10,933.64
35	5,799.29	7,217.59	9,043.67	11,402.29
$35\frac{1}{2}$	5,975.68	7,465.42	9,391.50	11,859.68
36	6,156.27	7,720.68	9,751.50	12,396.57
$36\frac{1}{2}$	6,341.58	7,983.61	10,124.11	12,923.73
37	6,531.42	8,254.41	10,509.75	13,471.98
$37\frac{1}{2}$	6,726.00	8,533.35	10,908.89	14,042.16
38	6,925.45	8,820.65	11,322.00	14,635.15
$38\frac{1}{2}$	7,129.89	9,116.57	11,749.57	15,251.85
39	7,339.44	9,421.36	12,192.11	15,893.23
$39\frac{1}{2}$	7,554.22	9,735.30	12,650.13	16,560.26
40	7,774.38	10,058.66	13,124.18	17,253.97
$40\frac{1}{2}$	8,000.04	10,391.72	13,614.83	17,975.42
41	8,231.34	10,734.77	14,122.65	18,725.74
$41\frac{1}{2}$	8,468.42	11,088.12	14,648.24	19,506.07
42	8,711.43	11,452.06	15,192.23	20,317.61
$42\frac{1}{2}$	8,960.52	11,826.92	15,755.26	21,161.62
43	9,215.83	12,213.03	16,337.99	22,039.38
$43\frac{1}{2}$	9,477.53	12,611.02	16,941.12	22,952.26
44	9,745.77	13,020.34	17,565.36	23,901.65
$44\frac{1}{2}$	10,020.71	13,442.25	18,211.45	24,889.01
45	10,302.53	13,876.82	18,880.15	25,915.68
$45\frac{1}{2}$	10,591.39	14,324.44	19,572.25	26,983.60
46	10,887.48	14,785.47	20,288.59	28,094.25
$46\frac{1}{2}$	11,190.96	15,269.33	21,029.99	29,249.32
47	11,502.04	15,749.44	21,797.34	30,450.59
$47\frac{1}{2}$	11,820.89	16,253.23	22,591.54	31,699.91
48	12,147.71	16,772.12	23,413.55	32,998.21
$48\frac{1}{2}$	12,482.70	17,306.59	24,264.32	34,350.48
49	12,826.07	17,857.09	25,144.87	35,755.80
$49\frac{1}{2}$	13,178.02	18,424.10	26,056.24	37,217.33
50	13,538.77	19,008.12	26,999.51	38,737.32

TWENTY-ONE CENTS PER DAY.

37

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{3}$	32.87	32.87	32.87	32.87	25 $\frac{1}{2}$	3,316.78	3,851.14	4,488.80	5,250.96
1	66.55	66.72	66.88	67.05	26	3,432.57	3,999.55	4,678.77	5,493.87
1 $\frac{1}{2}$	101.08	101.58	102.09	102.59	26 $\frac{1}{2}$	3,551.25	4,152.40	4,875.39	5,746.50
2	136.47	137.19	138.52	139.56	27	3,672.89	4,309.83	5,078.89	6,009.21
2 $\frac{1}{2}$	172.69	174.48	176.24	178.01	27 $\frac{1}{2}$	3,797.58	4,471.99	5,289.52	6,282.45
3	209.93	212.58	215.27	217.99	28	3,825.39	4,639.02	5,507.52	6,566.61
3 $\frac{1}{2}$	248.05	251.83	255.67	259.58	28 $\frac{1}{2}$	4,056.39	4,811.07	5,733.15	6,892.14
4	287.11	292.25	297.48	302.82	29	4,190.66	4,988.25	5,966.67	7,169.49
4 $\frac{1}{2}$	327.16	333.88	340.76	347.80	29 $\frac{1}{2}$	4,328.29	5,170.77	6,208.37	7,489.13
5	368.20	376.76	385.55	394.58	30	4,469.36	5,358.75	6,458.53	7,818.56
5 $\frac{1}{2}$	410.27	420.93	431.91	443.23	30 $\frac{1}{2}$	4,613.96	5,552.38	6,714.38	8,167.29
6	453.39	466.42	479.89	493.82	31	4,762.18	5,751.82	6,985.35	8,526.85
6 $\frac{1}{2}$	497.59	513.28	529.55	546.44	31 $\frac{1}{2}$	4,914.10	5,957.23	7,262.70	8,900.85
7	542.90	561.54	580.95	601.16	32	5,069.81	6,168.82	7,549.76	9,289.68
7 $\frac{1}{2}$	589.33	611.25	634.15	658.08	32 $\frac{1}{2}$	5,229.42	6,386.75	7,846.85	9,694.13
8	636.93	662.46	689.21	717.26	33	5,393.02	6,611.21	8,154.37	10,114.77
8 $\frac{1}{2}$	685.72	715.19	746.20	778.81	33 $\frac{1}{2}$	5,560.72	6,842.41	8,475.64	10,552.22
9	735.73	769.52	805.18	842.84	34	5,732.60	7,080.55	8,802.05	11,007.17
9 $\frac{1}{2}$	786.99	825.47	866.23	909.42	34 $\frac{1}{2}$	5,908.78	7,326.73	9,143.00	11,480.32
10	839.53	883.09	920.41	978.66	35	6,089.36	7,578.47	9,495.85	11,972.40
10 $\frac{1}{2}$	893.38	942.45	994.81	1,050.66	35 $\frac{1}{2}$	6,274.46	7,838.69	9,861.08	12,484.17
11	948.58	1,003.59	1,062.49	1,125.53	36	6,464.19	8,106.72	10,239.08	13,016.40
11 $\frac{1}{2}$	1,005.16	1,066.56	1,132.54	1,203.45	36 $\frac{1}{2}$	6,658.66	8,383.79	10,630.31	13,569.92
12	1,063.15	1,131.43	1,205.05	1,284.45	37	6,857.99	8,667.13	11,035.24	14,145.58
12 $\frac{1}{2}$	1,122.59	1,198.23	1,280.09	1,368.69	37 $\frac{1}{2}$	7,062.30	8,960.01	11,475.33	14,744.27
13	1,183.52	1,267.05	1,357.76	1,456.31	38	7,271.73	9,261.68	11,888.10	15,366.90
13 $\frac{1}{2}$	1,245.98	1,337.82	1,435.14	1,547.42	38 $\frac{1}{2}$	7,486.38	9,572.39	12,337.05	16,014.45
14	1,309.99	1,410.92	1,521.24	1,642.18	39	7,706.41	9,893.43	12,801.71	16,687.89
14 $\frac{1}{2}$	1,375.61	1,486.12	1,607.45	1,740.74	39 $\frac{1}{2}$	7,931.93	10,222.07	13,282.64	17,388.27
15	1,442.86	1,563.57	1,696.49	1,843.23	40	8,163.10	10,561.60	13,783.39	18,116.67
15 $\frac{1}{2}$	1,511.80	1,643.34	1,788.82	1,949.83	40 $\frac{1}{2}$	8,400.04	10,911.31	14,295.57	18,884.20
16	1,582.46	1,725.50	1,884.30	2,060.68	41	8,642.91	11,271.51	14,828.78	19,662.03
16 $\frac{1}{2}$	1,654.89	1,810.13	1,983.11	2,175.98	41 $\frac{1}{2}$	8,891.84	11,645.52	15,380.66	20,481.37
17	1,729.12	1,897.30	2,085.39	2,295.88	42	9,147.01	12,024.66	15,951.84	21,333.49
17 $\frac{1}{2}$	1,805.22	1,987.09	2,191.24	2,420.58	42 $\frac{1}{2}$	9,408.55	12,418.27	16,543.02	22,219.70
18	1,883.21	2,079.56	2,300.80	2,550.27	43	9,676.62	12,823.08	17,154.89	23,141.35
18 $\frac{1}{2}$	1,963.16	2,174.82	2,414.19	2,685.14	43 $\frac{1}{2}$	9,951.40	13,241.26	17,788.48	24,099.87
19	2,045.10	2,272.93	2,531.55	2,825.41	44	10,233.05	13,671.26	18,443.63	25,096.73
19 $\frac{1}{2}$	2,129.09	2,373.98	2,653.62	2,971.30	44 $\frac{1}{2}$	10,521.75	14,114.37	19,122.02	26,133.47
20	2,215.18	2,478.06	2,778.74	3,123.01	45	10,817.65	14,670.66	19,824.16	27,211.46
20 $\frac{1}{2}$	2,303.43	2,585.27	2,908.87	3,280.80	45 $\frac{1}{2}$	11,120.96	15,040.66	20,550.87	28,332.78
21	2,393.88	2,695.69	3,043.54	3,444.90	46	11,431.85	15,524.74	21,303.01	29,498.96
21 $\frac{1}{2}$	2,488.59	2,809.46	3,182.93	3,615.56	46 $\frac{1}{2}$	11,750.51	16,023.35	22,081.49	30,711.78
22	2,581.62	2,926.58	3,327.20	3,792.04	47	12,077.14	16,536.92	22,884.20	31,973.12
22 $\frac{1}{2}$	2,679.03	3,047.24	3,476.52	3,977.63	47 $\frac{1}{2}$	12,411.93	17,065.89	23,721.12	33,284.91
23	2,778.87	3,171.52	3,631.06	4,169.60	48	12,755.10	17,610.73	24,584.22	34,649.17
23 $\frac{1}{2}$	2,881.21	3,299.53	3,791.01	4,369.25	48 $\frac{1}{2}$	13,106.84	18,165.92	25,477.54	36,068.00
24	2,986.10	3,431.38	3,956.56	4,576.58	49	13,467.37	18,749.94	26,402.12	37,543.58
24 $\frac{1}{2}$	3,093.69	3,567.19	4,137.90	4,792.83	49 $\frac{1}{2}$	13,836.92	19,345.36	27,359.06	39,078.20
25	3,203.82	3,677.07	4,305.04	5,017.40	50	14,215.71	19,958.53	28,348.48	40,674.19

TWENTY-TWO CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	34.43	34.43	34.43	34.43	25	3,474.78	4,034.53	4,702.55	5,501.01
1	69.72	69.89	70.07	70.24	26	3,596.02	4,190.00	4,901.57	5,755.48
1	105.89	106.44	106.95	107.48	26	3,720.35	4,350.13	5,107.55	6,020.13
2	142.97	144.04	145.12	146.21	27	3,847.79	4,515.06	5,320.75	6,295.36
2	180.98	182.79	184.63	186.48	27	3,978.42	4,684.95	5,541.40	6,581.60
3	219.93	222.71	225.52	228.37	28	4,112.31	4,859.92	5,769.78	6,879.39
3	259.86	263.82	267.85	271.94	28	4,249.55	5,040.15	6,006.15	7,188.91
4	301.11	306.16	311.65	317.25	29	4,390.22	5,225.79	6,250.80	7,510.89
4	342.73	349.78	356.99	364.37	29	4,534.40	5,416.99	6,504.01	7,825.76
5	385.73	394.70	403.91	413.37	30	4,682.19	5,613.94	6,766.01	8,194.02
5	429.81	440.97	452.48	464.34	30	4,833.68	5,816.78	7,037.25	8,556.21
6	474.98	488.63	502.75	517.34	31	4,988.95	6,025.71	7,317.99	8,940.89
6	521.29	537.72	554.77	572.46	31	5,148.10	6,240.91	7,608.54	9,324.63
7	568.75	588.30	608.62	629.79	32	5,311.23	6,462.57	7,909.27	9,732.05
7	617.40	640.36	664.35	689.41	32	5,478.44	6,790.88	8,220.53	10,155.80
8	667.26	694.00	722.03	751.42	33	5,649.84	7,026.03	8,542.66	10,597.02
8	718.37	749.25	781.73	815.91	33	5,825.51	7,168.24	8,761.10	11,054.71
9	770.76	806.16	843.52	882.97	34	6,005.58	7,417.72	9,221.19	11,531.33
9	824.46	864.77	907.48	952.72	34	6,190.15	7,674.68	9,578.37	12,027.01
10	879.50	925.15	973.67	1,025.26	35	6,379.22	7,939.35	9,948.04	12,542.52
10	935.92	987.33	1,042.18	1,100.70	35	6,573.25	8,211.96	10,330.65	13,078.65
11	993.75	1,051.38	1,113.08	1,179.16	36	6,771.90	8,492.75	10,626.65	13,636.23
11	1,053.02	1,117.35	1,204.27	1,260.75	36	6,975.74	8,781.97	11,136.52	14,216.10
12	1,113.78	1,185.30	1,262.43	1,345.61	37	7,184.56	9,079.85	11,560.72	14,819.18
12	1,176.05	1,255.29	1,341.04	1,433.87	37	7,398.60	9,386.68	11,999.78	15,446.38
13	1,239.88	1,327.38	1,420.41	1,525.65	38	7,617.99	9,702.67	12,454.20	16,088.66
13	1,305.31	1,401.63	1,506.62	1,621.13	38	7,842.88	10,028.22	12,924.53	16,777.04
14	1,372.37	1,478.11	1,593.79	1,720.38	39	8,073.38	10,362.30	13,411.32	17,482.55
14	1,441.11	1,556.89	1,684.00	1,823.63	39	8,309.65	10,708.83	13,915.14	18,216.28
15	1,511.57	1,638.02	1,777.37	1,931.00	40	8,551.82	11,064.53	14,434.60	18,979.26
15	1,583.79	1,721.59	1,874.01	2,042.67	40	8,800.04	11,430.89	14,976.31	19,772.97
16	1,657.81	1,807.67	1,974.03	2,158.81	41	9,054.47	11,828.25	15,534.92	20,598.32
16	1,733.69	1,896.33	2,077.55	2,279.59	41	9,315.27	12,196.93	16,113.07	21,456.68
17	1,811.46	1,987.65	2,184.69	2,405.21	42	9,582.58	12,597.27	16,711.45	22,349.38
17	1,891.18	2,085.72	2,295.59	2,535.85	42	9,856.57	13,009.41	17,330.79	23,277.78
18	1,972.89	2,178.59	2,410.36	2,671.71	43	10,137.42	13,433.33	17,971.79	24,243.32
18	2,056.64	2,278.38	2,529.15	2,813.01	43	10,425.28	13,871.79	18,635.24	25,247.48
19	2,142.49	2,381.16	2,652.10	2,959.96	44	10,720.34	14,322.38	19,321.90	26,293.81
19	2,229.38	2,487.02	2,779.36	3,112.79	44	11,022.78	14,786.48	20,032.60	27,377.92
20	2,320.67	2,596.07	2,911.07	3,271.73	45	11,332.78	15,264.50	20,768.17	28,507.24
20	2,413.12	2,708.38	3,047.38	3,437.03	45	11,650.53	15,756.88	21,529.48	29,681.96
21	2,507.87	2,824.06	3,188.47	3,608.94	46	11,976.22	16,264.02	22,317.44	30,930.67
21	2,605.00	2,943.21	3,334.50	3,787.73	46	12,310.06	16,786.37	23,132.98	32,174.25
22	2,704.56	3,065.94	3,486.43	3,973.66	47	12,652.24	17,324.39	23,977.07	33,495.65
22	2,806.60	3,192.34	3,642.06	4,167.04	47	13,002.98	17,878.56	24,850.70	34,869.90
23	2,911.20	3,322.55	3,803.97	4,368.15	48	13,362.48	18,449.34	25,754.90	36,299.13
23	3,018.41	3,456.65	3,971.53	4,577.31	48	13,730.97	19,037.25	26,690.75	37,765.53
24	3,128.90	3,594.74	4,144.97	4,794.81	49	14,108.68	19,642.79	27,659.36	39,331.38
24	3,242.99	3,737.07	4,344.47	5,021.05	49	14,495.82	20,266.51	28,661.87	40,939.06
25	3,350.39	3,883.50	4,510.26	5,256.33	50	14,892.65	20,908.93	29,699.46	42,611.05

TWENTY-THREE CENTS PER DAY.

39

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	36.00	36.00	36.00	36.00
1	72.89	73.07	73.25	73.43
$1\frac{1}{2}$	110.71	110.26	111.81	112.36
2	149.47	150.59	151.72	152.85
$2\frac{1}{2}$	189.20	191.10	193.02	194.96
3	229.93	232.83	235.77	238.75
$3\frac{1}{2}$	271.67	275.81	280.02	284.30
4	314.76	320.08	325.82	331.66
$4\frac{1}{2}$	358.31	375.68	373.21	380.93
5	403.27	412.64	422.27	432.16
$5\frac{1}{2}$	449.34	461.02	473.05	485.54
6	496.57	510.84	525.60	540.85
$6\frac{1}{2}$	544.98	562.16	579.99	598.48
7	594.60	615.02	636.28	659.41
$7\frac{1}{2}$	645.46	669.47	694.55	720.75
8	697.59	725.55	754.85	785.57
$8\frac{1}{2}$	751.03	783.31	817.27	852.99
9	805.80	842.80	881.87	923.11
$9\frac{1}{2}$	861.94	904.08	948.73	986.03
10	919.48	967.20	1,017.93	1,071.86
$10\frac{1}{2}$	978.46	1,032.21	1,089.55	1,157.73
11	1,038.92	1,099.17	1,163.68	1,232.76
$11\frac{1}{2}$	1,100.89	1,168.14	1,240.40	1,317.26
12	1,164.41	1,239.18	1,319.80	1,406.78
$12\frac{1}{2}$	1,229.51	1,312.35	1,400.28	1,499.04
13	1,296.24	1,387.72	1,487.25	1,596.00
$13\frac{1}{2}$	1,364.64	1,465.34	1,575.30	1,694.80
14	1,434.75	1,545.31	1,666.43	1,798.58
$14\frac{1}{2}$	1,506.62	1,627.65	1,760.75	1,906.52
15	1,580.28	1,712.48	1,858.37	2,018.78
$15\frac{1}{2}$	1,655.78	1,799.85	1,959.19	2,135.52
16	1,733.17	1,889.84	2,063.76	2,256.94
$16\frac{1}{2}$	1,812.49	1,982.53	2,171.98	2,383.21
17	1,893.80	2,078.00	2,284.00	2,514.54
$17\frac{1}{2}$	1,977.14	2,176.33	2,399.93	2,651.11
18	2,063.46	2,277.52	2,519.92	2,793.15
$18\frac{1}{2}$	2,150.12	2,381.94	2,644.12	2,940.87
19	2,239.87	2,489.39	2,772.66	3,094.50
$19\frac{1}{2}$	2,330.86	2,600.07	2,902.69	3,254.28
20	2,426.15	2,714.07	3,043.39	3,420.44
$20\frac{1}{2}$	2,522.80	2,831.49	3,185.90	3,593.26
21	2,621.87	2,952.42	3,333.40	3,772.98
$21\frac{1}{2}$	2,723.41	3,077.00	3,486.07	3,959.90
22	2,827.49	3,205.30	3,644.07	4,151.29
$22\frac{1}{2}$	2,934.17	3,337.45	3,807.61	4,359.45
23	3,043.52	3,474.57	3,976.87	4,566.71
$23\frac{1}{2}$	3,155.61	3,613.77	4,152.06	4,785.47
24	3,270.49	3,758.18	4,333.38	5,012.78
$24\frac{1}{2}$	3,388.25	3,906.91	4,521.04	5,249.28
25	3,508.95	4,060.12	4,715.27	5,495.25

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
$25\frac{1}{2}$	3,632.67	4,217.92	4,916.30	5,751.06
26	3,759.48	4,380.45	5,124.37	6,017.09
$26\frac{1}{2}$	3,889.46	4,548.86	5,339.71	6,293.77
27	4,022.69	4,720.30	5,562.60	6,581.52
$27\frac{1}{2}$	4,159.26	4,897.90	5,793.28	6,880.77
28	4,299.23	5,080.83	6,032.04	7,186.99
$28\frac{1}{2}$	4,442.71	5,269.25	6,279.16	7,515.67
29	4,589.77	5,463.32	6,534.93	7,852.30
$29\frac{1}{2}$	4,740.51	5,663.22	6,799.64	8,202.38
30	4,895.02	5,859.11	7,073.56	8,666.47
$30\frac{1}{2}$	5,053.39	6,081.18	7,357.13	9,145.14
31	5,215.72	6,299.61	7,649.62	9,338.93
$31\frac{1}{2}$	5,382.11	6,524.59	7,954.39	9,748.48
32	5,552.65	6,756.32	8,268.79	10,175.41
$32\frac{1}{2}$	5,727.46	6,995.01	8,594.19	10,617.39
33	5,906.65	7,240.85	8,930.98	11,088.07
$33\frac{1}{2}$	6,090.31	7,494.07	9,279.56	11,557.19
34	6,278.56	7,754.89	9,642.34	12,055.08
$34\frac{1}{2}$	6,471.52	8,023.53	10,013.75	12,573.69
35	6,669.20	8,298.23	10,400.22	13,112.63
$35\frac{1}{2}$	6,872.03	8,585.24	10,800.23	13,673.13
36	7,079.72	8,878.79	11,214.23	14,256.05
$36\frac{1}{2}$	7,292.82	9,181.15	11,642.72	14,862.59
37	7,511.13	9,492.58	12,086.21	15,492.58
$37\frac{1}{2}$	7,734.90	9,813.35	12,545.22	16,148.48
38	7,944.27	10,143.74	13,020.30	16,830.42
$38\frac{1}{2}$	8,199.37	10,484.05	13,512.01	17,539.63
39	8,440.35	10,834.57	14,020.92	18,277.21
$39\frac{1}{2}$	8,687.36	11,195.59	14,547.65	19,044.29
40	8,940.54	11,567.46	15,092.81	19,842.06
$40\frac{1}{2}$	9,200.04	11,950.48	15,657.06	20,671.74
41	9,466.04	12,344.99	16,241.05	21,534.60
$41\frac{1}{2}$	9,738.69	12,751.33	16,845.48	22,431.98
42	10,008.15	13,169.87	17,471.07	23,365.26
$42\frac{1}{2}$	10,304.60	13,600.96	18,118.55	24,335.84
43	10,598.21	14,044.98	18,788.69	25,345.29
$43\frac{1}{2}$	10,899.16	14,502.33	19,482.29	26,395.10
44	11,207.63	14,973.39	20,200.17	27,486.90
$44\frac{1}{2}$	11,523.82	15,458.59	20,943.17	28,622.37
45	11,847.91	15,958.34	21,712.17	29,798.43
$45\frac{1}{2}$	12,180.10	16,473.10	22,508.10	31,031.14
46	12,520.60	17,003.29	23,331.87	32,308.39
$46\frac{1}{2}$	12,869.61	17,549.38	24,184.48	33,692.71
47	13,227.34	18,111.86	25,066.94	35,018.18
$47\frac{1}{2}$	13,594.02	18,691.21	25,980.27	36,454.90
48	13,969.87	19,287.94	26,925.58	37,949.09
$48\frac{1}{2}$	14,355.21	19,902.58	27,903.97	39,503.15
49	14,749.98	20,535.64	28,916.60	41,119.17
$49\frac{1}{2}$	15,154.73	21,187.71	29,964.68	42,799.93
50	15,569.59	21,859.34	31,049.44	44,547.92

TWENTY-FOUR CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	37.56	37.56	37.56	37.56	25 $\frac{1}{2}$	3,790.91	4,401.31	5,180.05	6,001.10
1 $\frac{1}{2}$	76.06	76.25	76.43	76.62	26	3,922.94	4,570.91	5,347.16	6,278.71
2	115.52	116.09	116.67	117.18	26 $\frac{1}{2}$	4,058.57	4,745.60	5,571.87	6,567.41
2 $\frac{1}{2}$	155.97	157.14	158.36	159.50	27	4,197.59	4,925.52	5,804.45	6,867.67
3	197.43	199.41	201.41	203.43	27 $\frac{1}{2}$	4,440.09	5,110.85	6,045.16	7,179.93
3 $\frac{1}{2}$	239.92	242.95	246.02	249.13	28	4,546.15	5,301.74	6,284.30	7,504.70
4	284.49	287.80	292.19	296.66	28 $\frac{1}{2}$	4,635.87	5,498.35	6,552.16	7,842.44
4 $\frac{1}{2}$	328.13	334.00	339.98	346.09	29	4,789.33	5,694.66	6,819.05	8,193.70
5	373.89	381.58	389.44	397.49	29 $\frac{1}{2}$	4,946.62	5,909.44	7,095.28	8,559.01
5 $\frac{1}{2}$	420.80	430.58	440.63	450.95	30	5,107.84	6,124.26	7,381.10	8,938.93
6	468.88	481.06	493.61	506.55	30 $\frac{1}{2}$	5,273.10	6,345.57	7,677.00	9,334.05
6 $\frac{1}{2}$	518.16	533.05	548.45	564.37	31	5,442.49	6,573.50	7,983.29	9,744.97
7	568.67	583.57	603.21	624.50	31 $\frac{1}{2}$	5,616.11	6,838.26	8,300.23	10,172.93
7 $\frac{1}{2}$	626.45	641.76	663.95	687.04	32	5,794.07	7,050.08	8,628.30	10,616.84
8	673.52	698.58	724.74	752.09	32 $\frac{1}{2}$	5,976.48	7,299.14	8,967.85	11,079.01
8 $\frac{1}{2}$	727.92	757.09	787.67	819.73	33	6,163.46	7,555.97	9,319.28	11,559.73
9	783.68	817.37	852.80	890.08	33 $\frac{1}{2}$	6,355.10	7,819.90	9,713.02	12,059.68
9 $\frac{1}{2}$	840.83	879.45	920.21	963.24	34	6,551.54	8,092.06	10,059.48	12,579.63
10	899.41	943.89	989.97	1,039.33	34 $\frac{1}{2}$	6,752.89	8,372.38	10,449.13	13,120.37
10 $\frac{1}{2}$	959.46	1,008.25	1,062.13	1,118.46	35	6,959.27	8,661.11	10,852.41	13,682.75
11	1,021.80	1,077.09	1,133.92	1,200.76	35 $\frac{1}{2}$	7,170.87	8,958.51	11,269.80	14,267.62
11 $\frac{1}{2}$	1,084.19	1,146.96	1,214.27	1,286.35	36	7,387.64	9,264.82	11,701.80	14,875.88
12	1,148.75	1,218.93	1,294.33	1,375.37	36 $\frac{1}{2}$	7,609.89	9,580.39	12,148.93	15,503.48
12 $\frac{1}{2}$	1,215.03	1,293.05	1,377.19	1,467.94	37	7,837.70	9,905.30	12,611.70	16,175.38
13	1,282.97	1,369.41	1,462.95	1,579.22	37 $\frac{1}{2}$	8,071.20	10,240.01	13,090.67	16,850.59
13 $\frac{1}{2}$	1,352.60	1,446.05	1,551.72	1,664.35	38	8,310.54	10,584.78	13,586.40	17,562.18
14	1,423.97	1,529.05	1,643.59	1,768.51	38 $\frac{1}{2}$	8,555.87	10,939.88	14,099.49	18,302.22
14 $\frac{1}{2}$	1,497.13	1,612.49	1,738.68	1,876.78	39	8,807.32	11,306.64	14,630.53	19,071.87
15	1,572.12	1,698.36	1,834.09	1,989.41	39 $\frac{1}{2}$	9,065.07	11,682.36	15,180.15	19,872.30
15 $\frac{1}{2}$	1,648.99	1,786.93	1,938.95	2,106.54	40	9,329.25	12,070.39	15,749.02	20,704.76
16	1,727.77	1,878.10	2,044.37	2,228.37	40 $\frac{1}{2}$	9,600.05	12,470.07	16,337.80	21,570.15
16 $\frac{1}{2}$	1,808.52	1,972.00	2,153.48	2,355.06	41	9,877.61	12,881.73	16,947.12	22,470.89
17	1,891.30	2,068.73	2,266.41	2,486.83	41 $\frac{1}{2}$	10,159.11	13,305.74	17,577.89	23,407.29
17 $\frac{1}{2}$	1,973.14	2,168.34	2,383.30	2,623.86	42	10,453.72	13,742.47	18,230.68	24,381.14
18	2,060.10	2,270.96	2,504.28	2,766.33	42 $\frac{1}{2}$	10,752.62	14,192.31	18,906.31	25,393.94
18 $\frac{1}{2}$	2,152.24	2,376.63	2,629.49	2,914.59	43	11,059.00	14,655.64	19,605.59	26,447.26
19	2,243.61	2,485.50	2,758.87	3,068.72	43 $\frac{1}{2}$	11,373.03	15,132.87	20,329.35	27,542.71
19 $\frac{1}{2}$	2,337.26	2,597.63	2,893.20	3,229.04	44	11,694.92	15,624.41	21,048.44	28,681.98
20	2,433.25	2,713.12	3,032.03	3,395.77	44 $\frac{1}{2}$	12,024.91	16,130.70	21,833.74	29,866.82
20 $\frac{1}{2}$	2,531.64	2,832.07	3,175.71	3,569.16	45	12,303.03	16,652.18	22,656.18	31,086.81
21	2,632.49	2,954.59	3,324.42	3,749.48	45 $\frac{1}{2}$	12,709.67	17,189.32	23,486.71	32,380.32
21 $\frac{1}{2}$	2,735.86	3,080.79	3,478.33	3,938.11	46	13,064.97	17,742.56	24,346.30	33,713.10
22	2,841.82	3,210.77	3,637.63	4,132.66	46 $\frac{1}{2}$	13,429.16	18,312.40	25,235.98	35,099.18
22 $\frac{1}{2}$	2,950.43	3,344.66	3,802.51	4,334.90	47	13,802.44	18,899.33	26,126.80	36,540.71
23	3,061.75	3,482.56	3,978.16	4,545.86	47 $\frac{1}{2}$	14,185.07	19,503.87	27,115.85	38,039.90
23 $\frac{1}{2}$	3,175.85	3,624.59	4,149.78	4,765.26	48	14,577.25	20,126.55	28,096.26	39,599.05
24	3,292.81	3,770.89	4,332.58	4,993.43	48 $\frac{1}{2}$	14,979.24	20,767.91	29,117.18	41,220.57
24 $\frac{1}{2}$	3,412.69	3,921.58	4,521.78	5,230.73	49	15,391.28	31,428.50	30,173.85	42,906.96
25	3,535.56	4,076.79	4,717.61	5,477.51	49 $\frac{1}{2}$	15,813.63	22,108.92	31,267.79	44,660.79
25 $\frac{1}{2}$	3,661.51	4,236.65	4,920.28	5,734.17	50	16,246.53	22,809.75	32,399.41	46,484.79

TWENTY-FIVE CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	39.13	39.13	39.13	39.13	25 $\frac{1}{4}$	3,948.55	4,584.70	5,343.80	6,251.15
1	79.23	79.42	79.62	79.82	26	4,086.39	4,761.36	5,569.97	6,540.32
1 $\frac{1}{2}$	120.33	120.93	124.08	122.13	26 $\frac{1}{2}$	4,227.68	4,943.33	5,804.04	6,841.06
2	162.47	163.18	164.91	166.14	27	4,372.49	5,130.75	6,046.30	7,153.82
2 $\frac{1}{2}$	205.65	207.72	209.81	211.91	27 $\frac{1}{2}$	4,520.93	5,323.80	6,297.05	7,279.10
3	246.92	253.08	256.27	259.52	28	4,673.08	5,522.64	6,556.57	7,817.39
3 $\frac{1}{2}$	295.29	299.79	304.37	308.02	28 $\frac{1}{2}$	4,829.03	5,727.45	6,825.17	8,169.21
4	341.80	347.91	354.15	360.51	29	4,988.88	5,438.39	7,103.18	8,535.10
4 $\frac{1}{2}$	389.47	397.48	405.67	414.05	29 $\frac{1}{2}$	5,152.73	6,155.67	7,390.92	8,915.63
5	438.33	448.52	458.99	469.74	30	5,320.67	6,329.47	7,688.65	9,311.38
5 $\frac{1}{2}$	488.42	501.11	514.18	527.65	30 $\frac{1}{2}$	5,492.81	6,609.97	7,996.88	9,722.96
6	549.75	555.26	571.30	587.88	31	5,669.26	6,847.40	8,315.89	10,151.01
6 $\frac{1}{2}$	592.37	612.05	630.42	650.53	31 $\frac{1}{2}$	5,850.11	7,091.95	8,646.07	10,596.17
7	646.30	668.50	691.62	715.67	32	6,035.49	7,343.83	9,987.81	11,059.15
7 $\frac{1}{2}$	701.59	727.68	754.94	783.42	32 $\frac{1}{2}$	6,225.50	7,603.27	9,341.51	11,540.64
8	758.25	788.64	820.49	853.88	33	6,420.27	7,870.49	9,707.59	12,041.39
8 $\frac{1}{2}$	816.33	851.42	888.33	927.16	33 $\frac{1}{2}$	6,619.90	8,145.73	10,086.48	12,562.17
9	875.87	919.09	958.55	1,003.38	34	6,824.52	8,429.23	10,478.63	13,003.78
9 $\frac{1}{2}$	936.89	982.70	1,031.22	1,082.64	34 $\frac{1}{2}$	7,034.26	8,721.22	10,884.51	13,567.06
10	999.43	1,051.30	1,111.44	1,165.07	35	7,249.24	9,001.99	11,304.59	14,252.86
10 $\frac{1}{2}$	1,063.55	1,122.46	1,184.29	1,250.80	35 $\frac{1}{2}$	7,469.60	9,301.78	11,739.38	14,862.10
11	1,129.26	1,194.75	1,264.87	1,339.95	36	7,695.46	9,650.86	12,189.38	15,495.71
11 $\frac{1}{2}$	1,196.62	1,269.72	1,348.26	1,432.67	36 $\frac{1}{2}$	7,926.97	9,979.51	12,655.13	16,154.66
12	1,265.66	1,346.94	1,434.58	1,529.11	37	8,164.27	10,318.02	13,137.19	16,839.98
12 $\frac{1}{2}$	1,336.42	1,426.47	1,523.91	1,629.40	37 $\frac{1}{2}$	8,407.50	10,666.68	13,636.11	17,552.70
13	1,408.96	1,513.39	1,616.38	1,723.69	38	8,655.57	11,025.81	14,152.50	18,293.93
13 $\frac{1}{2}$	1,483.31	1,592.76	1,712.07	1,842.17	38 $\frac{1}{2}$	8,912.36	11,395.71	14,686.96	19,064.82
14	1,559.51	1,679.67	1,811.12	1,954.98	39	9,174.29	11,776.70	15,240.23	19,866.53
14 $\frac{1}{2}$	1,637.63	1,769.14	1,913.64	2,072.31	39 $\frac{1}{2}$	9,442.78	12,169.13	15,812.66	20,700.32
15	1,717.69	1,861.39	2,017.74	2,194.32	40	9,717.97	12,573.33	16,405.23	21,567.46
15 $\frac{1}{2}$	1,799.76	1,956.35	2,129.55	2,321.22	40 $\frac{1}{2}$	10,000.05	12,989.65	17,018.54	22,469.28
16	1,883.88	2,054.18	2,243.21	2,453.19	41	10,289.17	13,418.47	17,653.31	23,407.18
16 $\frac{1}{2}$	1,970.10	2,154.92	2,360.85	2,590.45	41 $\frac{1}{2}$	10,585.53	13,860.15	18,310.30	24,382.59
17	2,058.38	2,258.69	2,482.60	2,733.19	42	10,889.29	14,315.08	18,990.29	25,397.02
17 $\frac{1}{2}$	2,149.07	2,365.58	2,608.62	2,881.64	42 $\frac{1}{2}$	11,200.65	14,783.65	19,694.07	26,452.02
18	2,241.92	2,475.67	2,739.05	3,036.03	43	11,519.79	15,266.29	20,422.29	27,549.23
18 $\frac{1}{2}$	2,337.09	2,589.07	2,874.04	3,196.60	43 $\frac{1}{2}$	11,846.91	15,763.40	21,176.40	28,690.32
19	2,434.64	2,705.86	3,013.76	3,363.59	44	12,182.21	16,275.43	21,956.70	29,877.06
19 $\frac{1}{2}$	2,534.63	2,826.16	3,158.36	3,537.26	44 $\frac{1}{2}$	12,525.89	16,802.82	22,764.31	31,111.27
20	2,637.12	2,950.07	3,308.03	3,717.87	45	12,878.16	17,346.03	23,600.19	32,394.59
20 $\frac{1}{2}$	2,742.18	3,077.76	3,462.94	3,905.71	45 $\frac{1}{2}$	13,239.24	17,905.55	24,465.32	33,729.50
21	2,849.86	3,209.21	3,623.26	4,101.07	46	13,609.34	18,483.72	25,360.73	35,117.81
21 $\frac{1}{2}$	2,960.23	3,344.56	3,789.20	4,304.23	46 $\frac{1}{2}$	13,988.70	19,075.41	26,287.48	36,561.65
22	3,073.36	3,484.02	3,960.95	4,515.53	47	14,377.55	19,686.80	27,246.67	38,063.24
22 $\frac{1}{2}$	3,189.32	3,627.66	4,138.71	4,735.27	47 $\frac{1}{2}$	14,776.11	20,316.84	28,239.43	39,624.89
23	3,308.18	3,775.62	4,322.99	4,963.81	48	15,184.64	20,965.16	29,266.93	41,249.01
23 $\frac{1}{2}$	3,430.01	3,923.01	4,513.11	5,201.49	48 $\frac{1}{2}$	15,603.38	21,633.23	30,330.40	42,938.10
24	3,554.88	4,084.98	4,710.19	5,449.17	49	16,032.58	22,321.70	31,431.09	44,694.75
24 $\frac{1}{2}$	3,682.88	4,246.65	4,814.17	5,705.74	49 $\frac{1}{2}$	16,472.53	23,030.12	32,570.30	46,521.66
25	3,814.08	4,413.18	5,125.49	5,973.10	50	16,923.47	23,760.15	33,749.39	48,421.65

THIRTY CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	46.95	46.95	46.95	46.95	25 $\frac{1}{2}$	4,738.26	5,501.64	6,412.57	7,501.38
1	95.07	95.31	95.54	95.78	26	4,903.67	5,713.64	6,683.95	7,848.38
$1\frac{1}{2}$	144.40	135.12	145.84	146.56	26 $\frac{1}{2}$	5,073.21	5,932.00	6,964.84	8,209.27
2	194.96	196.42	197.89	199.37	27	5,246.99	6,156.91	7,255.56	8,584.59
$2\frac{1}{2}$	246.78	249.26	251.77	254.30	27 $\frac{1}{2}$	5,425.12	6,388.56	7,556.46	8,974.92
3	299.90	303.69	307.53	311.42	28	5,607.69	6,627.17	7,867.88	9,380.87
$3\frac{1}{2}$	354.35	354.75	365.24	370.82	28 $\frac{1}{2}$	5,794.84	6,872.93	8,190.21	9,803.15
4	410.16	417.50	424.98	432.61	29	5,986.66	7,126.07	8,523.82	10,242.13
$4\frac{1}{2}$	467.36	576.97	486.80	496.86	29 $\frac{1}{2}$	6,183.27	7,386.80	8,869.10	10,698.76
5	526.00	538.23	550.79	563.69	30	6,384.81	7,555.36	9,226.38	11,173.66
$5\frac{1}{2}$	586.10	601.32	617.02	634.18	30 $\frac{1}{2}$	6,591.38	7,931.97	9,596.25	11,667.56
6	647.70	666.32	685.56	705.46	31	6,803.11	8,216.88	9,969.07	12,181.21
$6\frac{1}{2}$	710.84	733.26	756.51	780.63	31 $\frac{1}{2}$	7,020.14	8,510.34	10,375.29	12,715.41
7	775.56	802.20	829.93	868.81	32	7,242.59	8,812.60	10,785.37	13,270.97
$7\frac{1}{2}$	841.90	873.22	905.93	940.11	32 $\frac{1}{2}$	7,470.61	9,123.92	11,203.91	13,848.76
8	909.90	946.37	984.59	1,024.66	33	7,704.32	9,444.59	11,649.11	14,449.66
$8\frac{1}{2}$	979.60	1,021.71	1,066.00	1,112.60	33 $\frac{1}{2}$	7,943.88	9,774.88	12,103.77	15,074.60
9	1,051.04	1,099.31	1,150.26	1,204.05	34	8,189.43	10,115.07	12,594.36	15,724.54
$9\frac{1}{2}$	1,124.27	1,179.24	1,237.47	1,299.16	34 $\frac{1}{2}$	8,441.11	10,465.48	13,061.41	16,400.47
10	1,199.32	1,261.56	1,327.73	1,398.08	35	8,699.09	10,806.39	13,565.51	17,103.44
$10\frac{1}{2}$	1,276.25	1,346.36	1,421.15	1,500.95	35 $\frac{1}{2}$	8,963.52	11,198.13	14,087.25	17,834.52
11	1,355.11	1,433.70	1,517.84	1,607.94	36	9,234.55	11,581.03	14,627.25	18,594.85
$11\frac{1}{2}$	1,435.94	1,523.66	1,617.91	1,719.21	36 $\frac{1}{2}$	9,512.37	11,975.41	15,186.16	19,385.60
12	1,518.79	1,616.32	1,721.49	1,834.93	37	9,797.13	12,381.62	15,764.62	20,207.97
$12\frac{1}{2}$	1,603.71	1,711.75	1,828.70	1,955.28	37 $\frac{1}{2}$	10,089.01	12,800.02	16,363.33	21,063.24
13	1,690.75	1,810.07	1,939.65	2,080.44	38	10,388.18	13,230.97	16,983.00	21,952.72
$13\frac{1}{2}$	1,779.97	1,911.32	2,054.49	2,220.60	38 $\frac{1}{2}$	10,694.84	13,674.87	17,624.36	22,877.78
14	1,871.42	2,015.61	2,173.34	2,345.98	39	11,009.16	14,132.04	18,288.16	23,839.34
$14\frac{1}{2}$	1,965.15	2,123.03	2,296.36	2,476.77	39 $\frac{1}{2}$	11,331.33	14,602.86	18,975.20	24,840.38
15	2,061.23	2,233.67	2,423.68	2,633.19	40	11,661.57	15,087.99	19,686.28	25,880.95
$15\frac{1}{2}$	2,159.71	2,347.63	2,555.46	2,775.46	40 $\frac{1}{2}$	12,000.06	15,587.58	20,422.25	26,963.14
16	2,260.66	2,465.00	2,691.85	2,943.83	41	12,347.01	16,102.16	21,183.98	28,088.61
$16\frac{1}{2}$	2,364.12	2,585.90	2,833.02	3,108.54	41 $\frac{1}{2}$	12,702.63	16,632.18	21,972.36	29,259.11
17	2,470.17	2,710.43	2,979.13	3,279.83	42	12,967.15	17,178.09	22,788.35	30,476.42
$17\frac{1}{2}$	2,578.88	2,838.69	3,130.34	3,457.97	42 $\frac{1}{2}$	13,440.78	17,740.38	23,632.89	31,742.43
18	2,690.30	2,970.81	3,286.86	3,643.24	43	13,823.75	18,319.55	24,506.99	33,159.07
$18\frac{1}{2}$	2,804.51	3,106.88	3,448.85	3,835.92	43 $\frac{1}{2}$	14,216.29	18,916.08	25,411.69	34,628.39
19	2,921.57	3,247.04	3,616.51	4,036.31	44	14,618.65	19,530.51	26,348.04	35,852.47
$19\frac{1}{2}$	3,041.56	3,391.40	3,790.03	4,244.71	44 $\frac{1}{2}$	15,031.07	20,163.38	27,317.18	37,333.52
20	3,164.55	3,540.09	3,969.64	4,461.45	45	15,453.79	20,815.23	28,320.23	38,873.51
$20\frac{1}{2}$	3,290.61	3,693.24	4,155.52	4,686.86	45 $\frac{1}{2}$	15,887.09	21,481.66	29,358.38	40,475.40
21	3,419.83	3,850.99	4,347.02	4,921.28	46	16,321.21	22,178.20	30,432.88	42,141.17
$21\frac{1}{2}$	3,552.27	4,013.47	4,547.04	5,165.08	46 $\frac{1}{2}$	16,786.44	22,890.50	31,544.98	43,873.97
22	3,688.03	4,180.82	4,753.14	5,418.63	47	17,253.06	23,624.17	32,696.00	45,675.88
$22\frac{1}{2}$	3,827.18	4,353.20	4,966.45	5,682.33	47 $\frac{1}{2}$	17,731.33	24,379.84	33,887.13	47,549.87
23	3,969.81	4,530.74	5,187.23	5,956.57	48	18,221.57	25,158.19	35,120.32	49,498.81
$23\frac{1}{2}$	4,116.01	4,713.62	5,415.73	6,241.79	48 $\frac{1}{2}$	18,724.05	25,959.88	36,396.48	51,535.72
24	4,265.86	4,901.97	5,652.23	6,538.41	49	19,239.11	26,785.63	37,717.31	53,633.70
$24\frac{1}{2}$	4,419.45	5,095.98	5,897.01	6,846.89	49 $\frac{1}{2}$	19,767.03	27,636.15	39,084.36	55,825.99
25	4,576.89	5,295.81	6,150.35	7,167.72	50	20,308.16	28,512.18	40,492.56	58,105.98

THIRTY-FIVE CENTS PER DAY.

43

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	54.87	54.87	54.87	54.87	$25\frac{1}{2}$	5,527.97	6,418.58	7,481.33	8,751.61
1	110.92	111.19	111.47	111.74	26	5,720.95	6,665.91	7,797.95	9,156.45
$1\frac{1}{2}$	168.47	169.30	170.14	170.99	$26\frac{1}{2}$	5,918.75	6,920.66	8,125.65	9,577.48
2	227.45	228.66	230.87	232.60	27	6,121.49	7,183.06	8,464.82	10,015.35
$2\frac{1}{2}$	287.82	290.81	293.73	296.68	$27\frac{1}{2}$	6,329.30	7,453.32	8,815.87	10,470.74
3	349.89	354.31	356.78	363.32	28	6,542.21	7,731.70	9,179.20	10,944.35
$3\frac{1}{2}$	413.41	419.71	426.12	432.63	$28\frac{1}{2}$	6,760.64	8,018.42	9,555.24	11,486.90
4	478.52	487.08	495.81	504.71	29	6,984.43	8,313.75	9,944.45	11,949.15
$4\frac{1}{2}$	545.26	556.47	567.93	579.67	$29\frac{1}{2}$	7,213.82	8,617.94	10,347.28	12,481.89
5	613.67	627.93	642.59	657.63	30	7,448.94	8,931.25	10,764.21	13,030.94
$5\frac{1}{2}$	683.78	701.55	719.85	738.71	$30\frac{1}{2}$	7,689.94	9,253.96	11,190.63	13,612.15
6	775.65	777.37	799.82	823.04	31	7,936.96	9,586.36	11,642.25	14,211.41
$6\frac{1}{2}$	829.32	855.46	882.59	910.74	$31\frac{1}{2}$	8,190.16	9,928.72	12,104.50	14,834.74
7	904.83	935.90	968.26	1,001.94	32	8,449.69	10,281.36	12,582.94	15,482.80
$7\frac{1}{2}$	982.22	1,018.76	1,056.91	1,096.79	$32\frac{1}{2}$	8,715.71	10,644.58	13,078.11	16,156.99
8	1,061.55	1,104.09	1,148.69	1,195.44	33	8,988.39	11,018.69	13,590.62	16,857.94
$8\frac{1}{2}$	1,142.87	1,191.99	1,243.67	1,298.03	$33\frac{1}{2}$	9,267.86	11,404.02	14,126.07	17,587.03
9	1,226.21	1,282.53	1,341.97	1,404.73	34	9,554.33	11,800.92	14,670.08	18,345.29
$9\frac{1}{2}$	1,311.64	1,375.78	1,443.71	1,515.69	$34\frac{1}{2}$	9,847.96	12,211.22	15,238.31	19,133.88
10	1,399.21	1,471.82	1,549.02	1,631.09	35	10,148.94	12,630.79	15,826.42	19,957.01
$10\frac{1}{2}$	1,488.96	1,570.75	1,658.01	1,751.10	$35\frac{1}{2}$	10,457.44	13,064.49	16,435.13	20,806.94
11	1,580.96	1,672.65	1,770.82	1,875.88	36	10,773.65	13,511.29	17,065.13	20,694.00
$11\frac{1}{2}$	1,675.26	1,777.60	1,887.57	2,005.74	$36\frac{1}{2}$	11,097.76	13,971.31	17,717.18	22,616.53
12	1,771.92	1,885.71	2,008.41	2,140.74	37	11,449.98	14,445.22	18,392.06	23,575.97
$12\frac{1}{2}$	1,870.99	1,997.05	2,133.48	2,381.15	$37\frac{1}{2}$	11,770.51	14,933.36	19,125.56	24,573.78
13	1,972.54	2,111.74	2,262.93	2,427.18	38	12,119.54	15,436.13	19,813.50	25,611.51
$13\frac{1}{2}$	2,076.63	2,229.87	2,391.90	2,579.04	$38\frac{1}{2}$	12,477.31	15,953.99	20,561.75	26,690.74
14	2,183.32	2,351.54	2,535.57	2,736.95	39	12,844.02	16,487.38	21,336.19	27,813.15
$14\frac{1}{2}$	2,292.68	2,476.86	2,679.09	2,901.23	$39\frac{1}{2}$	13,219.89	17,036.87	22,137.73	28,980.45
15	2,404.77	2,605.94	2,827.48	3,072.05	40	13,605.16	17,622.66	22,972.32	30,194.44
$15\frac{1}{2}$	2,519.66	2,738.90	2,981.37	3,249.71	$40\frac{1}{2}$	14,000.07	18,185.51	23,825.95	31,456.99
16	2,637.43	2,875.84	3,140.50	3,434.47	41	14,404.84	18,775.85	24,714.64	32,770.05
$16\frac{1}{2}$	2,758.14	3,016.89	3,305.19	3,626.63	$41\frac{1}{2}$	14,819.74	19,409.21	25,634.43	34,135.62
17	2,881.87	3,162.17	3,475.65	3,826.47	42	15,245.01	20,041.11	26,586.40	35,555.82
$17\frac{1}{2}$	3,008.69	3,311.81	3,652.07	4,034.30	$42\frac{1}{2}$	15,680.91	20,697.11	27,571.70	37,032.83
18	3,138.68	3,465.94	3,834.67	4,250.45	43	16,127.71	21,371.80	28,591.49	38,568.92
$18\frac{1}{2}$	3,271.93	3,624.69	4,023.65	4,475.24	$43\frac{1}{2}$	16,585.67	22,068.76	29,647.47	40,166.45
19	3,408.50	3,788.21	4,219.26	4,709.02	44	17,055.09	22,785.60	30,739.38	41,827.09
$19\frac{1}{2}$	3,548.49	3,956.63	4,421.71	4,952.16	$44\frac{1}{2}$	17,536.24	23,523.94	31,870.04	43,555.78
20	3,691.97	4,130.10	4,631.24	5,205.02	45	18,029.42	24,284.44	33,040.26	45,352.43
$20\frac{1}{2}$	3,839.05	4,308.78	4,848.11	5,468.00	$45\frac{1}{2}$	18,534.93	25,067.76	34,251.45	47,221.30
21	3,989.80	4,492.82	5,072.57	5,741.49	46	19,053.08	25,874.57	35,505.02	49,164.83
$21\frac{1}{2}$	4,144.32	4,682.43	5,304.88	6,025.93	$46\frac{1}{2}$	19,584.19	26,705.58	36,802.48	51,186.30
22	4,302.70	4,877.63	5,545.33	6,321.74	47	20,128.56	27,561.53	38,140.34	53,288.50
$22\frac{1}{2}$	4,465.05	5,098.73	5,794.19	6,629.38	$47\frac{1}{2}$	20,686.55	28,443.15	39,535.20	55,474.85
23	4,631.45	5,285.87	6,051.76	6,949.33	48	21,258.49	29,351.22	40,973.71	57,768.62
$23\frac{1}{2}$	4,802.01	5,499.22	6,318.35	7,282.08	$48\frac{1}{2}$	21,844.73	30,276.53	42,462.56	60,113.34
24	4,976.83	5,718.97	6,594.27	7,627.64	49	22,445.62	31,249.90	44,004.53	62,572.63
$24\frac{1}{2}$	5,156.03	5,945.31	6,879.84	7,988.04	$49\frac{1}{2}$	23,061.54	32,242.17	45,598.42	65,130.33
25	5,339.71	6,128.45	7,175.06	8,362.34	50	23,692.85	33,264.21	47,249.14	67,790.31

FORTY CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	62.60	62.60	62.60	62.60	25 $\frac{1}{2}$	6,317.68	7,335.52	8,650.09	10,001.44
1	126.76	127.08	127.39	127.70	26	6,533.23	7,618.18	8,911.94	10,464.51
$1\frac{1}{2}$	192.54	193.49	194.45	195.41	26 $\frac{1}{2}$	6,764.28	7,909.33	9,286.46	10,945.69
2	259.95	261.90	263.86	265.83	27	6,995.99	8,209.21	9,674.08	11,446.12
$2\frac{1}{2}$	329.05	332.35	335.69	339.06	27 $\frac{1}{2}$	7,233.49	8,518.08	10,075.28	11,966.56
3	399.87	404.92	410.04	415.22	28	7,576.92	8,836.23	10,590.51	12,507.83
$3\frac{1}{2}$	472.47	479.67	486.99	494.45	28 $\frac{1}{2}$	7,726.45	9,163.91	10,920.28	13,070.74
4	546.88	556.66	566.64	576.81	29	7,982.21	9,511.42	11,365.09	13,656.17
$4\frac{1}{2}$	623.15	635.96	649.07	662.48	29 $\frac{1}{2}$	8,244.36	9,849.07	11,825.47	14,265.01
5	701.33	717.64	734.39	751.58	30	8,513.07	10,207.15	12,301.84	14,898.22
$5\frac{1}{2}$	781.46	801.77	822.69	844.25	30 $\frac{1}{2}$	8,788.50	10,575.96	12,795.00	15,556.74
6	863.60	888.42	914.08	940.72	31	9,070.81	10,955.94	13,305.43	16,241.61
$6\frac{1}{2}$	947.79	977.67	1,008.68	1,040.84	31 $\frac{1}{2}$	9,360.18	11,346.11	13,833.72	16,953.88
7	1,044.09	1,069.60	1,106.58	1,145.07	32	9,656.79	11,750.13	14,380.40	17,694.63
$7\frac{1}{2}$	1,122.54	1,164.29	1,207.91	1,253.48	32 $\frac{1}{2}$	9,960.81	12,165.23	14,946.42	18,465.02
8	1,213.20	1,261.82	1,312.79	1,366.22	33	10,272.73	12,592.79	15,532.14	19,266.22
$8\frac{1}{2}$	1,306.13	1,362.28	1,421.13	1,483.46	33 $\frac{1}{2}$	10,591.84	13,033.19	16,138.36	20,099.47
9	1,401.89	1,465.73	1,533.68	1,605.40	34	10,919.23	13,486.77	16,765.51	20,966.05
$9\frac{1}{2}$	1,499.02	1,572.32	1,649.96	1,732.23	34 $\frac{1}{2}$	11,254.82	13,953.87	17,415.21	21,867.29
10	1,599.10	1,682.09	1,770.31	1,864.11	35	11,598.79	14,435.19	18,087.34	22,804.58
$10\frac{1}{2}$	1,701.67	1,795.15	1,894.87	2,001.27	35 $\frac{1}{2}$	11,951.46	14,930.84	18,783.00	23,779.36
11	1,806.81	1,911.60	2,023.79	2,143.92	36	12,312.74	15,441.37	19,503.00	24,793.14
$11\frac{1}{2}$	1,914.59	2,031.55	2,157.22	2,292.28	36 $\frac{1}{2}$	12,683.16	15,967.21	20,268.22	25,847.46
12	2,025.05	2,055.10	2,295.32	2,446.57	37	13,062.84	16,508.83	21,019.50	26,943.96
$12\frac{1}{2}$	2,138.77	2,282.35	2,438.26	2,607.03	37 $\frac{1}{2}$	13,452.01	17,066.69	21,817.78	28,084.32
13	2,254.33	2,413.42	2,586.20	2,773.91	38	13,850.91	17,641.29	22,664.00	29,270.29
$13\frac{1}{2}$	2,373.29	2,548.42	2,739.32	2,947.47	38 $\frac{1}{2}$	14,259.78	18,233.13	23,499.14	30,503.70
14	2,495.22	2,687.48	2,897.79	3,127.97	39	14,678.87	18,842.73	24,384.31	31,786.45
$14\frac{1}{2}$	2,620.20	2,830.70	3,061.82	3,315.69	39 $\frac{1}{2}$	15,108.45	19,470.61	25,300.26	33,120.51
15	2,748.31	2,978.22	3,231.58	3,510.92	40	15,548.76	20,117.32	26,248.37	34,507.93
$15\frac{1}{2}$	2,879.62	3,130.17	3,407.28	3,713.95	40 $\frac{1}{2}$	16,000.08	20,783.44	27,229.66	35,950.85
16	3,014.21	3,286.67	3,589.14	3,925.11	41	16,462.68	21,469.55	28,245.30	37,451.48
$16\frac{1}{2}$	3,152.16	3,447.87	3,777.36	4,144.72	41 $\frac{1}{2}$	16,936.85	22,176.23	29,296.49	39,012.14
17	3,293.57	3,613.91	3,972.17	4,373.10	42	17,422.87	22,904.12	30,384.46	40,635.23
$17\frac{1}{2}$	3,438.51	3,785.93	4,173.79	4,610.63	42 $\frac{1}{2}$	17,921.04	23,653.85	31,510.52	42,323.24
18	3,587.07	4,061.07	4,372.48	4,857.65	43	18,431.66	24,426.06	32,675.99	44,078.77
$18\frac{1}{2}$	3,739.35	4,142.51	4,598.46	5,114.56	43 $\frac{1}{2}$	18,955.07	25,221.44	33,882.25	45,904.52
19	3,895.43	4,329.38	4,822.01	5,341.74	44	19,491.53	26,040.69	35,130.73	47,803.30
$19\frac{1}{2}$	4,055.41	4,521.86	5,035.38	5,659.61	44 $\frac{1}{2}$	20,041.52	26,884.51	36,422.90	49,778.03
20	4,219.40	4,720.12	5,292.85	5,948.60	45	20,505.07	27,753.64	37,760.30	51,831.35
$20\frac{1}{2}$	4,387.48	4,934.32	5,540.70	6,249.14	45 $\frac{1}{2}$	21,182.78	28,648.87	39,144.51	53,967.21
21	4,557.77	5,134.65	5,797.22	6,561.71	46	21,774.95	29,570.84	40,577.17	56,188.49
$21\frac{1}{2}$	4,736.37	5,351.29	6,062.72	6,886.77	46 $\frac{1}{2}$	22,381.93	30,520.67	42,059.97	58,498.63
22	4,917.38	5,574.43	6,337.52	7,224.85	47	23,004.07	31,498.89	43,594.67	60,901.18
$22\frac{1}{2}$	5,102.91	5,804.26	6,621.93	7,576.44	47 $\frac{1}{2}$	23,641.78	32,506.45	45,183.08	63,399.83
23	5,293.08	6,040.99	6,916.30	7,942.10	48	24,295.42	33,544.25	46,827.09	65,998.42
$23\frac{1}{2}$	5,488.01	6,284.82	7,229.97	8,322.38	48 $\frac{1}{2}$	24,965.41	34,613.18	48,528.64	68,700.96
24	5,687.81	6,535.97	7,536.30	8,717.88	49	25,652.14	35,714.17	50,289.74	71,511.59
$24\frac{1}{2}$	5,892.61	6,790.64	7,862.68	9,129.19	49 $\frac{1}{2}$	26,356.04	36,848.20	52,112.48	74,434.66
25	6,102.52	7,061.08	8,200.47	9,556.96	50	27,077.55	38,016.24	53,999.02	77,475.64

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	70.42	70.42	70.42	70.42	$25\frac{1}{2}$	7,107.39	8,202.46	9,618.85	11,252.07
1	142.61	142.96	143.31	143.67	26	7,355.50	8,570.45	10,025.93	11,772.57
$1\frac{1}{4}$	211.60	217.63	218.76	239.89	$26\frac{1}{2}$	7,609.82	8,897.99	10,447.26	12,313.90
2	292.44	294.63	296.84	299.06	27	7,870.50	9,235.36	10,883.34	12,876.88
$2\frac{1}{4}$	370.18	373.90	377.65	381.44	$27\frac{1}{2}$	8,137.67	9,582.84	11,334.69	13,462.38
3	449.86	455.54	461.29	467.13	28	8,411.54	9,940.75	11,801.83	14,071.30
$3\frac{1}{4}$	531.53	539.63	547.86	556.24	$28\frac{1}{2}$	8,692.25	10,309.40	12,285.31	14,704.58
4	615.24	626.24	637.47	648.91	29	8,980.00	10,689.11	12,785.73	15,363.19
$4\frac{1}{4}$	701.05	715.46	725.20	740.29	$29\frac{1}{2}$	9,274.91	11,080.21	13,303.65	16,048.14
5	789.00	807.34	826.18	845.53	30	9,577.21	11,483.04	13,839.57	16,760.49
$5\frac{1}{4}$	879.15	901.99	925.52	949.78	$30\frac{1}{2}$	9,887.06	11,897.95	14,389.38	17,501.34
6	971.55	999.47	1,028.34	1,058.16	31	10,204.66	12,325.32	14,968.61	18,271.82
$6\frac{1}{4}$	1,066.27	1,099.88	1,134.76	1,170.95	$31\frac{1}{2}$	10,530.21	12,765.50	15,562.93	19,073.11
7	1,163.35	1,203.30	1,244.90	1,288.21	32	10,863.89	13,218.89	16,178.06	19,906.46
$7\frac{1}{4}$	1,262.86	1,309.83	1,358.90	1,410.16	$32\frac{1}{2}$	11,205.91	13,685.88	16,814.72	20,773.15
8	1,364.85	1,419.55	1,476.88	1,536.99	33	11,556.48	14,166.89	17,473.66	21,674.50
$8\frac{1}{4}$	1,469.40	1,532.56	1,599.00	1,668.86	$33\frac{1}{2}$	11,915.82	14,662.32	18,155.66	22,611.90
9	1,576.56	1,648.96	1,725.39	1,806.08	34	12,274.14	15,172.61	18,861.53	23,586.80
$9\frac{1}{4}$	1,686.40	1,768.86	1,856.20	1,948.75	$34\frac{1}{2}$	12,661.67	15,698.22	19,592.11	24,600.70
10	1,798.98	1,892.35	1,991.10	2,097.12	35	13,048.63	16,239.59	20,348.26	25,655.15
$10\frac{1}{4}$	1,914.38	2,019.54	2,131.43	2,251.43	$35\frac{1}{2}$	13,445.27	16,797.20	21,130.83	26,751.78
11	2,032.67	2,150.55	2,276.76	2,411.91	36	13,851.33	17,371.54	21,940.88	27,892.28
$11\frac{1}{4}$	2,154.91	2,285.49	2,426.82	2,578.81	$36\frac{1}{2}$	14,268.55	17,973.11	22,779.24	29,078.40
12	2,278.18	2,422.48	2,582.24	2,752.39	37	14,695.69	18,572.43	23,646.94	30,311.96
$12\frac{1}{4}$	2,305.56	2,567.64	2,743.04	2,932.91	$37\frac{1}{2}$	15,133.51	19,200.03	24,545.00	31,594.86
13	2,536.12	2,715.10	2,909.48	3,120.65	38	15,582.27	19,946.45	25,474.00	32,929.08
$13\frac{1}{4}$	2,669.95	2,866.98	3,081.73	3,324.91	$38\frac{1}{2}$	16,042.25	20,462.27	26,436.54	34,316.67
14	2,807.13	3,023.41	3,275.02	3,518.97	39	16,513.73	21,198.07	27,432.24	35,759.76
$14\frac{1}{4}$	2,947.73	3,184.54	3,444.54	3,730.15	$39\frac{1}{2}$	16,997.00	21,904.43	28,462.79	37,260.58
15	3,091.85	3,350.50	3,635.53	3,949.78	40	17,492.35	22,631.99	29,529.42	38,821.42
$15\frac{1}{4}$	3,239.57	3,521.44	3,833.19	4,178.20	$40\frac{1}{2}$	18,000.09	23,376.38	30,633.37	40,444.71
16	3,390.98	3,697.51	4,037.78	4,415.75	41	18,515.51	24,153.24	31,775.96	42,132.92
$16\frac{1}{4}$	3,546.18	3,878.86	4,249.53	4,662.81	$41\frac{1}{2}$	19,053.95	24,948.26	32,958.54	43,888.66
17	3,705.26	4,065.65	4,468.69	4,919.74	42	19,450.73	25,767.14	34,182.77	45,714.63
$17\frac{1}{4}$	3,868.32	4,208.04	4,695.52	5,186.96	$42\frac{1}{2}$	20,161.17	26,610.58	35,449.33	47,613.64
18	4,035.45	4,456.21	4,930.29	5,464.86	43	20,735.72	27,479.32	36,760.49	49,588.61
$18\frac{1}{4}$	4,206.76	4,660.32	5,173.27	5,753.88	$43\frac{1}{2}$	21,324.44	28,374.12	38,116.53	51,642.58
19	4,382.36	4,870.55	5,424.76	6,054.46	44	21,927.97	29,295.67	39,522.07	53,878.71
$19\frac{1}{4}$	4,562.34	5,087.10	5,685.05	6,363.14	$44\frac{1}{2}$	22,546.60	30,245.07	40,975.76	56,000.28
20	4,746.82	5,310.13	5,950.45	6,692.17	45	23,180.69	31,222.85	42,480.34	58,292.27
$20\frac{1}{4}$	4,935.92	5,539.86	6,233.28	7,030.28	$45\frac{1}{2}$	23,830.63	32,229.98	44,037.58	60,713.11
21	5,129.74	5,776.48	6,521.87	7,381.92	46	24,496.82	33,267.81	45,649.82	63,212.05
$21\frac{1}{4}$	5,328.41	6,020.20	6,820.56	7,747.72	$46\frac{1}{2}$	25,179.67	34,235.75	47,317.50	65,810.06
22	5,532.05	6,271.23	7,129.71	8,127.75	47	25,879.58	35,486.25	49,044.00	68,518.83
$22\frac{1}{4}$	5,740.77	6,529.80	7,449.66	8,523.49	$47\frac{1}{2}$	26,597.00	36,569.76	50,830.97	71,324.80
23	5,954.72	6,796.12	7,780.84	8,934.86	48	27,332.35	37,737.28	52,680.48	74,248.22
$23\frac{1}{4}$	6,174.01	7,070.42	8,123.59	9,362.63	$48\frac{1}{2}$	28,086.08	38,839.83	54,594.72	77,288.57
24	6,398.79	7,352.96	8,478.34	9,807.61	49	28,858.66	40,178.43	56,575.96	80,450.54
$24\frac{1}{4}$	6,624.18	7,644.00	8,845.51	10,270.34	$49\frac{1}{2}$	29,650.55	41,454.22	58,626.54	83,738.99
25	6,865.34	7,943.72	9,125.53	10,723.08	50	30,462.28	42,768.27	60,748.89	87,158.97

FIFTY CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	78,25	78,25	78,25	78,25	25 $\frac{1}{2}$	7,897.10	9,169.40	10,687.61	12,592.39
1	158.46	158.85	159.24	159.63	26	8,172.78	9,522.73	11,139.92	13,080.64
$1\frac{1}{2}$	240.67	241.86	243.06	244.27	26 $\frac{1}{2}$	8,455.35	9,886.66	11,630.07	13,682.41
2	324.93	327.37	329.82	332.29	27	8,744.98	10,261.51	12,092.60	14,307.65
$2\frac{1}{2}$	411.31	415.44	419.61	423.83	27 $\frac{1}{2}$	9,041.86	10,647.60	12,594.10	14,558.20
3	499.84	506.15	512.55	519.03	28	9,346.16	11,045.28	13,113.14	15,634.78
$3\frac{1}{2}$	590.59	599.59	608.74	618.04	28 $\frac{1}{2}$	9,658.06	11,454.89	13,650.35	16,838.42
4	683.60	695.83	708.29	721.01	29	9,977.76	11,876.79	14,206.36	17,070.21
$4\frac{1}{2}$	778.94	794.95	811.33	828.10	29 $\frac{1}{2}$	10,305.46	12,311.34	14,781.83	17,831.27
5	876.66	897.03	917.98	939.48	30	10,641.86	12,758.93	15,377.30	18,622.77
$5\frac{1}{2}$	976.83	1,002.21	1,028.36	1,055.31	30 $\frac{1}{2}$	10,985.63	13,219.95	15,993.75	19,445.93
6	1,099.50	1,110.53	1,142.60	1,175.77	31	11,338.52	13,694.80	16,631.78	20,302.02
$6\frac{1}{2}$	1,184.75	1,224.09	1,260.84	1,301.05	31 $\frac{1}{2}$	11,700.23	14,183.89	17,229.15	21,123.59
7	1,292.61	1,337.04	1,383.22	1,431.34	32	12,079.98	14,687.66	17,975.62	22,118.22
$7\frac{1}{2}$	1,403.17	1,455.37	1,509.89	1,566.85	32 $\frac{1}{2}$	12,451.00	15,206.54	18,683.02	23,081.28
8	1,516.50	1,577.28	1,640.98	1,707.71	33	12,849.53	15,740.98	19,415.18	24,082.77
$8\frac{1}{2}$	1,632.67	1,702.84	1,776.67	1,854.33	33 $\frac{1}{2}$	13,239.80	16,291.46	20,172.96	25,124.34
9	1,751.73	1,832.18	1,917.10	2,006.75	34	13,649.04	16,858.46	20,957.26	26,207.56
$9\frac{1}{2}$	1,873.78	1,965.39	2,062.45	2,165.27	34 $\frac{1}{2}$	14,068.52	17,442.46	21,769.01	27,334.11
10	1,998.87	2,102.61	2,212.89	2,330.13	35	14,498.48	18,003.99	22,679.18	28,505.83
$10\frac{1}{2}$	2,127.09	2,244.94	2,368.59	2,501.59	35 $\frac{1}{2}$	14,939.19	18,603.56	23,478.75	29,724.20
11	2,258.52	2,389.50	2,529.74	2,679.90	36	15,390.92	19,301.71	24,378.76	30,991.42
$11\frac{1}{2}$	2,393.23	2,539.44	2,696.54	2,865.35	36 $\frac{1}{2}$	15,853.95	19,959.01	25,310.25	32,309.33
12	2,531.31	2,693.87	2,869.16	3,058.21	37	16,328.55	20,636.03	26,274.37	33,679.95
$12\frac{1}{2}$	2,672.85	2,852.94	3,047.83	3,258.79	37 $\frac{1}{2}$	16,815.00	21,333.06	27,272.23	35,105.40
13	2,817.92	3,026.77	3,232.75	3,467.38	38	17,313.13	22,051.62	28,305.00	36,587.87
$13\frac{1}{2}$	2,966.61	3,185.53	3,424.15	3,684.34	38 $\frac{1}{2}$	17,824.73	22,791.41	29,373.93	38,129.63
14	3,119.02	3,359.34	3,622.24	3,909.96	39	18,348.58	23,553.41	30,480.27	39,733.07
$14\frac{1}{2}$	3,275.26	3,538.38	3,827.27	4,146.61	39 $\frac{1}{2}$	18,885.36	24,338.26	31,625.33	41,400.64
15	3,435.39	3,727.28	4,039.47	4,388.65	40	19,435.95	25,146.66	32,810.46	43,134.91
$15\frac{1}{2}$	3,599.52	3,912.71	4,259.11	4,642.44	40 $\frac{1}{2}$	20,000.10	25,979.31	34,037.96	44,938.56
16	3,767.76	4,108.34	4,486.42	4,906.39	41	20,578.35	26,836.94	35,306.63	46,814.35
$16\frac{1}{2}$	3,940.26	4,309.84	4,721.70	5,180.89	41 $\frac{1}{2}$	21,171.06	27,720.29	36,620.61	48,765.18
17	4,116.96	4,517.39	4,965.21	5,466.38	42	21,778.58	28,630.15	37,980.58	50,794.03
$17\frac{1}{2}$	4,298.13	4,731.16	5,217.24	5,763.29	42 $\frac{1}{2}$	22,401.30	29,567.31	39,388.15	52,904.05
18	4,483.84	4,951.36	5,478.09	6,072.07	43	23,039.58	30,532.58	40,844.98	55,098.49
$18\frac{1}{2}$	4,674.18	5,178.13	5,648.08	6,393.20	43 $\frac{1}{2}$	23,693.82	31,526.80	42,352.81	57,380.65
19	4,869.29	5,411.73	6,027.51	6,727.18	44	24,364.42	32,550.86	44,913.41	59,754.12
$19\frac{1}{2}$	5,059.27	5,652.33	6,316.72	7,074.52	44 $\frac{1}{2}$	25,051.78	33,605.63	45,528.63	62,222.54
20	5,274.25	5,900.15	6,616.06	7,435.75	45	25,756.32	34,692.05	47,200.38	64,789.19
$20\frac{1}{2}$	5,484.36	6,155.40	6,925.87	7,811.43	45 $\frac{1}{2}$	26,478.44	35,811.09	48,930.64	67,459.01
21	5,699.71	6,418.42	7,246.53	8,202.13	46	27,218.68	36,903.67	50,721.46	70,235.62
$21\frac{1}{2}$	5,920.46	6,689.11	7,578.41	8,608.47	46 $\frac{1}{2}$	27,977.41	38,150.63	52,574.96	73,123.29
22	6,146.72	6,908.04	7,921.10	9,031.06	47	28,755.09	39,373.61	54,493.34	76,126.47
$22\frac{1}{2}$	6,378.64	7,255.33	8,277.42	9,470.55	47 $\frac{1}{2}$	29,552.22	40,633.07	56,478.86	79,249.78
23	6,616.35	7,551.24	8,645.38	9,927.62	48	30,369.28	41,930.31	58,533.87	82,498.02
$23\frac{1}{2}$	6,860.01	7,856.03	9,026.21	10,402.98	48 $\frac{1}{2}$	31,206.76	43,266.46	60,660.80	85,876.19
24	7,109.76	8,169.96	9,420.38	10,893.34	49	32,065.17	44,642.71	62,862.18	89,383.41
$24\frac{1}{2}$	7,365.76	8,493.31	9,828.34	11,411.49	49 $\frac{1}{2}$	32,945.06	46,160.24	65,140.61	93,043.32
25	7,628.15	8,826.35	10,250.59	11,946.20	50	33,846.93	47,520.30	67,498.78	96,843.30

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	93.90	93.90	93.90	93.90	25 $\frac{1}{4}$	9,476.72	11,003.27	12,825.13	15,002.75
1	190.15	190.62	191.09	191.56	26	9,807.34	11,427.24	13,367.91	15,696.77
$1\frac{1}{4}$	288.80	290.24	291.67	293.12	26 $\frac{1}{4}$	10,146.42	11,863.99	13,929.69	16,418.54
2	389.92	392.84	395.78	398.74	27	10,493.98	12,313.81	14,511.12	17,169.18
$2\frac{1}{4}$	493.57	493.53	501.54	501.59	27 $\frac{1}{4}$	10,850.23	12,777.13	15,112.92	17,949.84
3	599.81	607.38	615.06	622.84	28	11,215.39	12,254.37	15,735.77	18,761.74
$3\frac{1}{4}$	708.70	719.51	730.49	741.65	28 $\frac{1}{4}$	11,589.67	13,745.87	16,380.42	19,606.12
4	820.32	834.99	849.95	865.21	29	11,973.31	14,252.15	17,047.63	20,486.25
$4\frac{1}{4}$	934.73	953.94	973.60	993.72	29 $\frac{1}{4}$	12,366.55	14,773.61	17,738.20	21,397.52
5	1,052.00	1,076.46	1,101.58	1,127.37	30	12,769.61	15,310.72	18,452.76	22,347.32
$5\frac{1}{4}$	1,172.20	1,202.65	1,234.03	1,266.37	30 $\frac{1}{4}$	13,182.75	15,863.94	19,192.20	23,335.12
6	1,295.40	1,332.63	1,371.12	1,410.92	31	13,606.22	16,431.76	19,958.14	24,362.42
$6\frac{1}{4}$	1,421.69	1,466.51	1,513.01	1,561.26	31 $\frac{1}{4}$	14,040.27	17,020.67	20,750.58	25,430.82
7	1,551.13	1,604.41	1,659.87	1,718.61	32	14,485.18	17,625.19	21,570.75	26,541.95
$7\frac{1}{4}$	1,683.81	1,746.64	1,811.86	1,880.21	32 $\frac{1}{4}$	14,941.21	18,247.85	22,419.62	27,697.53
8	1,819.80	1,892.73	1,969.18	2,048.32	33	15,408.64	18,889.18	23,291.21	28,899.33
$8\frac{1}{4}$	1,959.20	2,043.41	2,132.00	2,225.20	33 $\frac{1}{4}$	15,887.76	19,549.76	24,207.55	30,149.20
9	2,192.08	2,198.62	2,300.52	2,408.10	34	16,378.85	20,230.15	25,148.71	31,449.07
$9\frac{1}{4}$	2,248.53	2,358.47	2,474.94	2,598.33	34 $\frac{1}{4}$	16,882.22	20,930.95	26,122.80	32,800.93
10	2,398.64	2,523.13	2,655.46	2,796.16	35	17,398.18	21,652.78	27,131.02	34,206.87
$10\frac{1}{4}$	2,552.51	2,692.72	2,842.30	3,001.91	35 $\frac{1}{4}$	17,927.03	22,396.27	28,174.50	35,669.05
11	2,710.22	2,867.40	3,035.68	3,215.88	36	18,469.11	23,161.95	29,254.51	37,189.71
$11\frac{1}{4}$	2,871.88	3,047.33	3,235.85	3,438.42	36 $\frac{1}{4}$	19,024.74	23,950.82	30,372.32	38,771.20
12	3,037.57	3,232.65	3,442.99	3,699.86	37	19,594.25	24,763.24	31,529.25	40,415.94
$12\frac{1}{4}$	3,207.41	3,423.52	3,657.39	3,910.55	37 $\frac{1}{4}$	20,178.01	25,600.04	32,726.67	42,126.48
13	3,381.50	3,620.13	3,879.30	4,160.87	38	20,776.36	26,461.94	33,966.00	43,905.44
$13\frac{1}{4}$	3,559.94	3,822.63	4,108.98	4,421.21	38 $\frac{1}{4}$	21,389.67	27,349.70	35,248.71	45,755.66
14	3,742.84	4,031.21	4,346.69	4,691.96	39	22,018.31	28,264.09	36,576.32	47,679.68
$14\frac{1}{4}$	3,930.31	4,246.05	4,592.72	4,973.53	39 $\frac{1}{4}$	22,662.67	29,195.91	37,950.39	49,680.77
15	4,122.46	4,467.33	4,847.37	5,266.37	40	23,323.14	30,175.99	39,372.55	51,761.90
$15\frac{1}{4}$	4,309.43	4,695.25	5,110.93	5,570.93	40 $\frac{1}{4}$	24,000.12	31,175.17	40,844.49	53,926.27
16	4,521.31	4,930.01	5,383.71	5,887.67	41	24,694.02	32,204.32	42,367.95	56,177.22
$16\frac{1}{4}$	4,728.24	5,171.81	5,666.04	6,217.07	41 $\frac{1}{4}$	25,405.27	33,264.35	43,944.73	58,518.21
17	4,940.35	5,420.86	5,958.25	6,559.66	42	25,934.30	34,356.18	45,576.69	60,952.84
$17\frac{1}{4}$	5,157.76	5,677.39	6,260.69	6,915.94	42 $\frac{1}{4}$	26,881.56	35,480.77	47,255.78	63,484.86
18	5,380.60	5,941.61	6,573.71	7,286.48	43	27,647.50	36,639.09	49,019.98	66,118.15
$18\frac{1}{4}$	5,609.02	6,213.76	6,897.99	7,671.84	43 $\frac{1}{4}$	28,432.58	37,832.16	50,823.37	68,856.78
19	5,843.14	6,494.07	7,233.01	8,072.61	44	29,237.30	39,061.03	52,696.09	71,704.94
$19\frac{1}{4}$	6,083.12	6,782.79	7,580.07	8,489.42	44 $\frac{1}{4}$	30,062.13	40,326.76	54,634.24	74,667.04
20	6,329.10	7,081.18	7,939.27	8,922.89	45	30,906.58	41,630.46	56,640.45	77,847.03
$20\frac{1}{4}$	6,581.23	7,386.48	8,311.05	9,378.71	45 $\frac{1}{4}$	31,774.17	42,973.31	58,716.77	80,950.81
21	6,839.66	7,701.98	8,695.83	9,842.56	46	32,662.43	44,356.41	60,865.76	84,282.74
$21\frac{1}{4}$	7,104.55	8,026.94	9,004.09	10,330.16	46 $\frac{1}{4}$	33,572.89	45,781.00	63,089.96	87,747.95
22	7,376.06	8,361.65	9,506.28	10,837.27	47	34,506.11	47,248.33	65,282.01	91,351.77
$22\frac{1}{4}$	7,654.36	8,706.39	9,932.90	11,364.66	47 $\frac{1}{4}$	35,462.66	48,759.68	67,774.63	95,099.74
23	7,929.62	9,061.49	10,374.48	11,913.14	48	36,443.13	50,316.37	70,240.64	98,997.64
$23\frac{1}{4}$	8,332.01	9,427.23	10,831.46	12,483.57	48 $\frac{1}{4}$	37,448.11	51,919.76	72,792.96	*102,951
24	8,531.71	9,803.95	11,304.46	13,076.80	49	38,478.21	53,571.26	75,434.61	*107,267
$24\frac{1}{4}$	8,889.08	10,191.67	11,794.11	13,693.79	49 $\frac{1}{4}$	39,534.07	55,272.29	78,168.73	*116,652
25	9,153.78	10,591.63	12,300.71	14,335.44	50	40,616.32	57,024.36	80,998.53	*116,212

SEVENTY CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	109.55	109.95	109.95	109.55	25 $\frac{1}{2}$	11,055.94	12,837.15	14,962.65	17,503.21
1	221.84	222.39	222.93	223.48	26	11,441.89	13,351.82	15,595.89	18,312.89
$1\frac{1}{2}$	336.93	338.61	340.29	341.97	26 $\frac{1}{2}$	11,837.49	13,841.32	16,251.30	19,154.96
2	454.91	457.32	461.75	465.20	27	12,242.98	14,366.11	16,929.65	20,030.71
$2\frac{1}{2}$	575.63	581.62	587.46	593.36	27 $\frac{1}{2}$	12,658.60	14,906.65	17,631.73	20,941.48
3	699.78	708.61	717.57	726.64	28	13,184.62	15,463.40	18,358.39	21,888.69
$3\frac{1}{2}$	826.82	839.42	852.23	865.26	28 $\frac{1}{2}$	13,521.28	16,056.35	19,110.49	22,973.79
4	957.04	974.16	991.61	1,009.42	29	13,968.87	16,627.49	19,888.91	23,898.29
$4\frac{1}{2}$	1,090.52	1,112.83	1,135.87	1,159.35	29 $\frac{1}{2}$	14,427.64	17,235.88	20,694.57	24,963.78
5	1,227.33	1,255.87	1,285.17	1,315.27	30	14,897.88	17,862.50	21,528.42	26,061.88
$5\frac{1}{2}$	1,367.56	1,403.09	1,439.71	1,477.43	30 $\frac{1}{2}$	15,379.88	18,507.92	22,381.25	27,224.30
6	1,511.80	1,554.74	1,599.64	1,646.08	31	15,873.92	19,172.72	23,284.50	28,422.82
$6\frac{1}{2}$	1,658.64	1,710.93	1,765.18	1,821.47	31 $\frac{1}{2}$	16,380.33	19,857.45	24,209.01	29,669.49
7	1,809.65	1,871.81	1,936.51	2,003.88	32	16,899.38	20,562.72	25,165.87	30,965.61
$7\frac{1}{2}$	1,964.44	2,037.51	2,113.84	2,193.58	32 $\frac{1}{2}$	17,431.41	21,289.15	26,156.23	32,313.78
8	2,123.10	2,208.19	2,297.38	2,390.88	33	17,976.75	22,037.38	27,181.25	33,715.88
$8\frac{1}{2}$	2,285.73	2,383.93	2,487.33	2,596.06	33 $\frac{1}{2}$	18,535.72	22,808.05	28,252.14	35,174.07
9	2,452.42	2,565.05	2,683.94	2,809.45	34	19,108.66	23,601.84	29,340.16	36,690.58
$9\frac{1}{2}$	2,623.29	2,751.55	2,887.43	3,031.38	34 $\frac{1}{2}$	19,695.93	24,422.45	30,476.62	38,267.76
10	2,798.42	2,943.65	3,098.04	3,262.19	35	20,297.87	25,261.58	31,651.84	39,908.02
$10\frac{1}{2}$	2,977.93	3,141.51	3,316.02	3,502.22	35 $\frac{1}{2}$	20,914.87	26,128.98	32,870.25	41,613.89
11	3,161.93	3,345.30	3,541.63	3,751.76	36	21,547.29	27,022.40	34,130.26	43,387.99
$11\frac{1}{2}$	3,350.52	3,555.21	3,775.14	4,011.49	36 $\frac{1}{2}$	22,195.53	27,942.62	35,434.37	45,233.06
12	3,543.84	3,771.42	4,016.82	4,281.50	37	22,859.96	28,890.45	36,784.12	47,151.94
$12\frac{1}{2}$	3,741.98	3,994.11	4,266.96	4,762.31	37 $\frac{1}{2}$	23,541.01	29,866.71	38,251.11	49,147.56
13	3,945.08	4,223.49	4,525.85	4,854.35	38	24,239.09	30,872.26	39,627.00	51,223.01
$13\frac{1}{2}$	4,153.26	4,459.74	4,783.81	5,158.07	38 $\frac{1}{2}$	24,954.62	31,907.98	41,123.50	53,381.48
14	4,366.64	4,703.08	5,071.14	5,473.95	39	25,688.03	32,974.77	42,672.37	55,626.29
$14\frac{1}{2}$	4,535.86	4,953.73	5,358.18	5,802.46	39 $\frac{1}{2}$	26,439.78	34,073.56	44,275.46	57,960.89
15	4,809.54	5,211.89	5,654.96	6,144.10	40	27,210.33	35,205.32	45,944.65	60,388.88
$15\frac{1}{2}$	5,039.33	5,477.79	5,962.75	6,499.42	40 $\frac{1}{2}$	28,000.13	36,371.03	47,651.91	62,913.99
16	5,274.86	5,751.68	6,280.99	6,868.94	41	28,809.69	37,571.71	49,429.28	65,540.10
$16\frac{1}{2}$	5,516.28	6,033.78	6,610.38	7,253.25	41 $\frac{1}{2}$	29,639.48	38,818.41	51,268.85	68,271.25
17	5,763.74	6,324.34	6,951.29	7,652.93	42	30,490.02	40,082.21	53,172.81	71,111.65
$17\frac{1}{2}$	6,017.39	6,623.62	7,304.14	8,068.60	42 $\frac{1}{2}$	31,361.82	41,394.23	55,143.41	74,065.66
18	6,277.37	6,931.88	7,669.33	8,500.90	43	32,255.41	42,743.61	57,182.98	77,137.84
$18\frac{1}{2}$	6,543.85	7,249.29	8,047.31	8,950.48	43 $\frac{1}{2}$	33,171.35	44,137.52	59,294.93	80,332.91
19	6,817.00	7,576.42	8,438.52	9,418.05	44	34,110.18	45,571.20	61,478.77	83,653.77
$19\frac{1}{2}$	7,096.98	7,913.26	8,843.41	9,904.32	44 $\frac{1}{2}$	35,072.49	47,047.89	63,740.08	87,111.55
20	7,383.95	8,260.21	9,262.48	10,410.04	45	36,058.85	48,568.87	66,080.53	90,704.86
$20\frac{1}{2}$	7,678.10	8,617.56	9,696.22	10,936.00	45 $\frac{1}{2}$	37,069.87	50,135.53	68,502.90	94,442.61
21	7,979.60	8,985.64	10,145.14	11,482.99	46	38,106.17	51,749.14	71,010.05	98,329.86
$21\frac{1}{2}$	8,288.64	9,364.86	10,609.77	12,051.85	46 $\frac{1}{2}$	39,168.37	53,411.17	73,604.94	*102,373
22	8,605.41	9,755.25	11,091.66	12,643.48	47	40,257.13	55,123.05	76,280.67	106,577
$22\frac{1}{2}$	8,930.09	10,157.46	11,588.38	13,258.77	47 $\frac{1}{2}$	41,373.11	56,886.30	79,070.40	110,950
23	9,262.89	10,571.73	12,103.53	13,898.67	48	42,516.99	58,702.43	81,947.41	115,497
$23\frac{1}{2}$	9,604.02	10,998.44	12,636.70	14,564.17	48 $\frac{1}{2}$	43,689.46	60,553.06	84,925.12	120,227
24	9,953.67	11,437.94	13,188.53	15,255.28	49	44,891.25	62,499.80	88,007.05	125,145
$24\frac{1}{2}$	10,312.06	11,890.63	13,759.68	15,976.08	49 $\frac{1}{2}$	46,123.08	64,484.34	91,196.85	130,261
25	10,679.41	12,256.90	14,350.12	16,724.68	50	47,385.70	66,528.42	94,498.29	135,581

EIGHTY CENTS PER DAY.

49

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	125.20	125.20	125.50	125.50	$25\frac{1}{4}$	12,635.37	14,671.03	17,100.17	20,003.67
1	253.53	254.16	254.78	255.41	26	13,076.45	15,236.36	17,823.88	20,929.02
$1\frac{1}{2}$	385.07	386.98	388.90	390.62	$26\frac{1}{2}$	13,528.56	15,818.65	18,572.92	21,891.38
2	519.89	523.79	527.87	531.66	27	13,991.98	16,418.41	19,348.17	22,892.24
$2\frac{1}{2}$	658.09	664.70	671.38	678.11	$27\frac{1}{2}$	14,466.98	17,036.17	20,150.55	23,933.13
3	799.74	809.82	820.08	830.45	28	15,153.85	17,672.45	20,981.02	25,015.65
$3\frac{1}{2}$	944.94	959.34	973.98	988.87	$28\frac{1}{2}$	15,452.90	18,327.83	21,840.56	26,141.48
4	1,093.76	1,113.32	1,133.27	1,153.62	29	15,964.42	18,982.86	22,730.18	27,312.34
$4\frac{1}{2}$	1,246.31	1,271.92	1,298.14	1,324.97	$29\frac{1}{2}$	16,488.73	19,698.15	23,650.93	28,530.03
5	1,402.66	1,435.28	1,468.77	1,503.16	30	17,026.15	20,414.19	24,603.68	29,796.43
$5\frac{1}{2}$	1,562.93	1,603.54	1,645.38	1,688.49	$30\frac{1}{2}$	17,517.00	21,151.92	25,590.01	31,113.49
6	1,727.20	1,776.84	1,828.17	1,881.23	31	18,141.63	21,911.68	26,610.96	32,483.23
$6\frac{1}{2}$	1,895.58	1,955.25	2,017.35	2,081.68	$31\frac{1}{2}$	18,720.37	22,694.23	27,667.44	33,907.76
7	2,088.17	2,139.21	2,213.16	2,290.15	32	19,313.56	23,500.25	28,761.00	35,389.47
$7\frac{1}{2}$	2,245.08	2,328.58	2,415.82	2,506.95	$32\frac{1}{2}$	19,921.61	24,330.46	29,892.83	36,930.04
8	2,426.40	2,523.64	2,625.57	2,732.43	33	20,544.86	25,186.58	31,064.28	38,532.44
$8\frac{1}{2}$	2,612.26	2,724.55	2,842.67	2,966.93	$33\frac{1}{2}$	21,183.68	26,066.34	32,376.73	40,198.94
9	2,802.77	2,931.49	3,067.36	3,210.81	34	21,838.47	26,973.53	33,531.62	41,932.09
$9\frac{1}{2}$	2,998.04	3,144.63	3,299.92	3,464.44	$34\frac{1}{2}$	22,509.63	27,907.94	34,830.42	43,734.58
10	3,198.19	3,364.17	3,540.62	3,728.22	35	23,197.57	28,870.58	36,174.69	45,609.16
$10\frac{1}{2}$	3,403.35	3,590.30	3,789.74	4,002.54	$35\frac{1}{2}$	23,902.91	29,861.69	37,566.00	47,558.73
11	3,613.63	3,823.20	4,047.58	4,287.85	36	24,625.48	30,832.74	39,006.01	49,586.28
$11\frac{1}{2}$	3,829.17	4,063.10	4,314.44	4,584.56	$36\frac{1}{2}$	25,366.32	31,934.62	40,496.42	51,694.93
12	4,050.10	4,310.19	4,590.65	4,893.14	37	26,125.67	33,017.65	42,039.00	53,917.92
$12\frac{1}{2}$	4,276.55	4,564.70	4,876.52	5,264.07	$37\frac{1}{2}$	26,904.01	34,133.38	43,635.56	56,168.64
13	4,508.67	4,826.84	5,172.40	5,547.83	38	27,701.82	35,282.58	45,288.01	58,540.59
$13\frac{1}{2}$	4,746.58	5,096.85	5,478.63	5,895.04	$38\frac{1}{2}$	28,519.56	36,466.26	46,998.29	61,007.41
14	4,990.45	5,374.95	5,795.59	6,255.94	39	29,357.75	37,685.45	48,768.43	63,572.91
$14\frac{1}{2}$	5,240.41	5,661.20	6,113.63	6,631.38	$39\frac{1}{2}$	30,216.89	38,941.21	50,600.52	66,241.02
15	5,496.62	5,956.44	6,463.16	7,021.83	40	31,097.52	40,234.65	52,496.74	69,015.86
$15\frac{1}{2}$	5,759.23	6,260.34	6,814.57	7,427.91	$40\frac{1}{2}$	32,000.15	41,566.89	54,459.32	71,901.70
16	6,028.41	6,573.35	7,178.28	7,850.22	41	32,925.36	42,939.10	56,490.60	74,902.97
$16\frac{1}{2}$	6,304.33	6,895.75	7,554.72	8,289.43	$41\frac{1}{2}$	33,863.69	44,352.47	58,592.97	78,024.28
17	6,587.13	7,227.82	7,944.33	8,746.21	42	34,845.73	45,808.24	60,768.93	81,270.46
$17\frac{1}{2}$	6,867.01	7,567.85	8,347.59	9,221.26	$42\frac{1}{2}$	35,842.08	47,307.69	63,021.04	84,646.47
18	7,174.14	7,922.15	8,764.95	9,715.31	43	36,863.38	48,852.12	65,351.98	88,157.53
$18\frac{1}{2}$	7,478.69	8,285.01	9,196.93	10,229.12	$43\frac{1}{2}$	37,910.11	50,442.88	67,764.49	91,809.03
19	7,790.86	8,658.76	9,644.02	10,763.48	44	38,983.06	52,081.37	70,161.45	95,606.60
$19\frac{1}{2}$	8,110.83	9,043.73	10,106.76	11,319.22	$44\frac{1}{2}$	40,083.04	53,769.01	72,845.80	99,556.06
20	8,438.80	9,440.24	10,585.69	11,897.19	45	41,010.11	55,507.28	75,520.60	*103,662
$20\frac{1}{2}$	8,774.97	9,848.65	11,081.39	12,498.28	$45\frac{1}{2}$	42,365.57	57,297.75	78,289.03	107,934
21	9,119.54	10,269.30	11,594.44	13,123.71	46	43,549.90	59,141.88	81,154.34	112,377
$21\frac{1}{2}$	9,472.73	10,702.58	12,125.45	13,775.55	$46\frac{1}{2}$	44,763.85	61,041.34	84,119.94	116,997
22	9,834.75	11,148.86	12,675.04	14,449.69	47	46,008.15	62,997.88	87,089.34	121,802
$22\frac{1}{2}$	10,205.82	11,608.53	13,243.87	15,152.88	$47\frac{1}{2}$	47,283.55	65,012.91	90,386.17	126,800
23	10,586.17	12,081.98	13,832.60	15,884.19	48	48,590.84	67,088.50	93,654.18	131,997
$23\frac{1}{2}$	10,976.02	12,569.64	14,441.94	16,644.76	$48\frac{1}{2}$	49,930.81	69,226.35	97,057.28	137,402
24	11,375.62	13,071.93	15,072.61	17,435.75	49	51,304.28	71,428.34	*100,579	143,023
$24\frac{1}{2}$	11,785.21	13,589.29	15,725.35	18,258.38	$49\frac{1}{2}$	52,712.09	73,696.39	104,226	148,869
25	12,205.04	14,122.17	16,400.94	19,113.92	50	54,155.09	76,032.48	107,998	154,949

NINETY CENTS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	140.85	140.85	140.85	140.85	25½	14,214.79	16,404.91	19,237.69	22,504.13
1½	285.22	285.93	286.63	287.33	26	14,711.01	17,140.91	20,051.86	23,545.15
2	422.20	435.35	437.51	439.78	26½	15,219.63	17,795.99	20,894.53	24,627.80
2½	584.88	589.26	593.67	598.11	27	15,740.99	18,470.72	21,766.69	25,753.77
3	740.35	747.79	755.30	762.89	27½	16,275.35	19,165.69	22,669.37	26,924.77
3½	899.71	911.08	922.59	934.25	28	16,823.08	19,881.51	23,603.65	28,142.61
4	1,063.06	1,079.26	1,095.73	1,112.47	28½	17,384.51	20,618.80	24,570.63	29,409.16
4½	1,230.48	1,252.49	1,274.93	1,297.82	29	17,959.97	21,378.22	25,571.45	30,726.38
5	1,402.09	1,430.91	1,450.40	1,480.59	29½	18,549.82	22,160.41	26,607.30	32,096.28
5½	1,578.00	1,614.69	1,652.37	1,691.06	30	19,154.42	22,966.08	27,679.14	33,520.98
6	1,758.30	1,803.98	1,851.05	1,899.55	30½	19,774.13	23,795.91	28,778.76	35,002.67
6½	1,943.10	1,998.95	2,056.69	2,116.38	31	20,409.33	24,650.64	29,937.21	36,543.63
7	2,132.53	2,199.77	2,269.52	2,341.89	31½	21,060.41	25,531.01	31,125.87	38,146.23
7½	2,326.69	2,406.61	2,489.80	2,576.42	32	21,727.77	26,437.79	32,556.12	39,814.92
8	2,525.71	2,619.66	2,717.80	2,820.32	32½	22,411.82	27,371.77	33,629.43	41,542.29
8½	2,729.70	2,839.10	2,953.77	3,073.99	33	23,112.96	28,333.77	34,947.32	43,348.99
9	2,938.80	3,065.12	3,198.00	3,337.79	33½	23,831.64	29,324.63	36,311.32	45,223.80
9½	3,153.12	3,297.91	3,450.78	3,612.16	34	24,548.28	30,345.22	37,723.07	47,173.61
10	3,372.80	3,537.71	3,712.41	3,897.49	34½	25,323.33	31,396.43	39,184.22	49,201.40
10½	3,597.97	3,784.69	3,982.19	4,194.24	35	26,097.27	32,479.17	40,696.52	51,310.31
11	3,828.76	4,039.08	4,263.45	4,502.86	35½	26,890.55	33,594.40	42,261.75	53,503.57
11½	4,065.43	4,301.11	4,553.53	4,823.83	36	27,703.66	34,743.08	43,881.76	55,784.56
12	4,307.82	4,570.99	4,853.75	5,157.63	36½	28,537.10	35,926.42	45,558.47	58,156.79
12½	4,556.36	4,848.97	5,164.48	5,504.78	37	29,391.38	37,144.86	47,293.87	60,623.91
13	4,811.12	5,135.29	5,486.09	5,865.83	37½	30,267.02	38,400.06	49,090.01	63,189.72
13½	5,072.25	5,430.20	5,818.95	6,241.31	38	31,164.54	39,692.91	50,948.01	65,858.16
14	5,339.91	5,733.95	6,163.16	6,649.81	38½	32,084.51	40,924.54	52,873.07	68,633.34
14½	5,614.25	6,046.82	6,550.03	7,037.93	39	33,027.47	42,396.13	54,864.48	71,519.52
15	5,895.46	6,369.08	6,889.09	7,460.30	39½	33,994.00	43,808.87	56,925.59	74,521.15
15½	6,183.70	6,701.00	7,271.05	7,899.56	40	34,984.71	45,263.98	59,058.83	77,642.85
16	6,479.14	7,042.88	7,666.39	8,356.39	40½	36,000.17	46,752.75	61,266.74	80,889.41
16½	6,781.97	7,395.01	8,075.56	8,861.50	41	37,031.03	48,306.48	63,551.93	84,265.84
17	7,092.37	7,757.71	8,499.06	9,325.61	41½	38,107.90	49,896.53	65,917.09	87,777.32
17½	7,410.52	8,131.30	8,937.38	9,839.48	42	38,901.45	51,534.27	68,365.04	91,429.26
18	7,736.64	8,416.08	9,391.03	10,373.91	42½	40,323.34	53,221.15	70,898.67	95,227.28
18½	8,070.90	8,912.42	9,860.57	10,929.72	43	41,471.24	54,958.64	73,520.97	99,177.22
19	8,413.53	9,320.64	10,346.54	11,507.76	43½	42,648.88	56,748.25	76,235.06	*103,285
19½	8,764.71	9,741.11	10,849.52	12,108.92	44	43,855.95	58,591.34	79,044.13	107,557
20	9,124.68	10,174.19	11,370.10	12,726.27	44½	45,093.20	60,490.14	81,951.53	112,001
20½	9,493.65	10,620.27	11,908.91	13,384.34	45	46,361.38	62,445.69	84,960.68	116,585
21	9,871.84	11,079.73	12,466.57	14,060.57	45½	47,661.26	65,459.97	88,075.15	121,426
21½	10,259.49	11,552.97	13,043.75	14,763.84	46	48,993.64	66,535.61	91,298.63	126,424
22	10,656.82	12,040.41	13,641.13	15,495.24	46½	50,359.33	68,671.50	94,634.94	131,620
22½	11,064.09	12,542.47	14,259.42	16,255.90	47	51,759.17	70,872.50	98,088.01	137,028
23	11,481.55	13,059.59	14,899.35	17,046.99	47½	53,194.00	73,139.52	*101,662	142,650
23½	11,909.44	13,592.23	15,561.68	17,869.72	48	54,664.00	75,474.56	105,361	148,496
24	12,348.02	14,140.85	16,247.18	18,725.36	48½	56,172.16	75,879.64	109,189	154,577
24½	12,797.57	14,705.92	16,956.69	19,615.22	49	57,717.32	80,356.86	113,152	160,901
25	13,258.36	15,287.95	17,691.02	20,540.68	49½	59,301.10	82,908.44	117,253	167,478
25½	13,730.67	15,887.44	18,451.06	21,446.16	50	60,424.48	85,536.54	121,498	174,318

ONE DOLLAR PER DAY.

51

RATES OF INTEREST.

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.	YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	156.50	156.50	156.50	156.50	25½	15,794.21	18,338.79	21,375.22	25,004.59
1½	316.91	317.69	318.48	319.26	26	16,845.56	19,045.45	22,279.85	26,161.28
2	481.34	483.73	486.12	488.53	26½	16,910.70	19,773.32	23,216.14	27,364.23
2½	649.87	654.74	659.64	664.57	27	17,489.97	20,523.02	24,185.21	28,615.30
3	822.62	830.88	839.23	847.65	27½	18,083.92	21,295.21	25,188.19	29,916.41
3½	999.68	1,012.31	1,025.10	1,038.06	28	18,692.31	22,090.56	26,226.28	31,269.56
4	1,181.17	1,199.18	1,217.48	1,236.08	28½	19,316.12	22,909.78	27,300.70	32,676.85
4½	1,367.20	1,391.65	1,416.59	1,442.03	29	19,955.52	23,753.57	28,412.72	34,140.42
5	1,557.88	1,589.90	1,622.67	1,656.21	29½	20,610.91	24,622.68	29,563.67	35,662.54
5½	1,753.33	1,794.10	1,835.96	1,878.96	30	21,282.68	25,517.86	30,754.60	37,245.54
6	1,953.66	2,004.42	2,056.72	2,110.61	30½	21,971.25	26,439.90	31,987.51	38,891.86
6½	2,159.00	2,221.05	2,285.21	2,351.54	31	22,677.03	27,389.60	33,263.57	40,604.03
7	2,369.48	2,444.18	2,521.69	2,602.10	31½	23,400.46	28,367.78	34,584.29	42,384.70
7½	2,585.22	2,674.01	2,766.45	2,862.68	32	24,141.97	29,375.32	35,951.25	44,236.58
8	2,806.35	2,910.73	3,019.77	3,133.69	32½	24,902.02	30,413.08	37,366.04	46,162.55
8½	3,033.01	3,154.55	3,281.97	3,415.54	33	25,681.07	31,481.97	38,830.35	48,165.55
9	3,265.33	3,405.69	3,553.33	3,708.66	33½	26,479.60	32,582.93	40,345.91	50,248.67
9½	3,503.46	3,664.36	3,834.20	4,013.51	34	27,298.09	33,716.92	41,914.52	52,415.12
10	3,747.55	3,930.79	4,124.90	4,330.55	34½	28,137.04	34,884.92	43,538.03	54,668.22
10½	3,997.74	4,205.21	4,425.77	4,660.27	35	28,996.96	36,087.97	45,218.36	57,011.45
11	4,254.18	4,487.87	4,737.17	5,003.18	35½	29,878.39	37,327.11	46,957.50	59,448.41
11½	4,517.04	4,779.01	5,059.47	5,339.81	36	30,781.85	38,603.42	48,757.51	61,982.84
12	4,786.46	5,078.88	5,393.05	5,730.70	36½	31,707.89	39,918.03	50,620.52	64,618.66
12½	5,062.62	5,387.74	5,738.31	6,116.43	37	32,657.09	41,272.07	52,548.74	67,359.90
13	5,345.69	5,705.87	6,095.65	6,517.58	37½	33,630.02	42,666.73	54,544.45	70,210.80
13½	5,635.83	6,033.55	6,464.50	6,934.79	38	34,627.27	44,103.23	56,610.01	73,175.73
14	5,932.23	6,371.06	6,848.29	7,368.68	38½	35,649.45	45,582.83	58,747.86	76,259.26
14½	6,238.06	6,718.69	7,244.48	7,819.93	39	36,697.19	47,106.81	60,960.53	79,466.13
15	6,550.51	7,076.75	7,654.54	8,289.22	39½	37,771.12	48,676.52	63,250.65	82,801.28
15½	6,870.77	7,445.55	8,078.95	8,777.29	40	38,871.89	50,293.31	65,620.92	86,269.83
16	7,199.04	7,825.42	8,518.21	9,284.88	40½	40,000.19	51,958.61	68,074.16	89,877.12
16½	7,535.52	8,216.68	8,972.85	9,812.78	41	41,156.57	53,673.87	70,613.25	93,628.71
17	7,880.41	8,619.68	9,443.40	10,361.79	41½	42,342.11	55,440.59	73,241.21	97,530.36
17½	8,253.92	9,034.77	9,930.42	10,932.76	42	43,557.17	57,260.30	75,961.16	*101,588
18	8,669.67	9,462.32	10,434.48	11,526.57	42½	44,802.60	59,134.61	78,776.36	105,808
18½	9,048.36	9,902.69	10,956.19	12,144.13	43	46,079.16	61,065.15	81,689.97	110,196
19	9,738.57	10,356.27	11,496.16	12,786.40	43½	47,389.64	63,053.61	84,705.62	114,761
19½	10,138.54	10,823.45	12,055.02	13,454.36	44	48,728.83	65,101.71	87,826.81	119,508
20	10,548.50	11,304.66	12,633.45	14,149.03	44½	50,103.55	67,211.27	91,057.25	124,445
20½	10,968.71	11,800.30	13,232.12	14,872.49	45	51,512.64	69,384.10	94,400.76	129,798
21	11,399.43	12,310.81	13,851.74	15,622.85	45½	52,956.96	71,622.18	97,861.28	134,918
21½	11,840.92	12,836.63	14,493.05	16,404.26	46	54,437.38	72,927.35	101,442	140,471
22	12,293.44	13,393.08	15,156.81	17,216.64	46½	55,954.82	74,301.67	105,150	146,246
22½	12,757.27	14,510.66	16,554.83	18,941.10	47	57,510.19	78,747.22	108,986	152,253
23	13,232.71	15,102.48	17,290.75	19,855.24	47½	59,104.44	81,266.14	112,958	158,450
23½	13,720.02	15,712.05	18,052.43	20,805.95	48	60,738.45	83,860.62	117,068	164,996
24	14,219.52	16,339.91	18,840.76	21,794.69	48½	62,413.51	86,532.94	121,321	171,752
24½	14,731.51	16,986.61	19,656.69	22,822.98	49	64,130.35	89,285.43	125,724	178,779
25	15,256.30	17,652.71	20,501.17	23,892.40	49½	65,890.11	92,120.49	130,281	186,087
					50	67,693.86	95,040.60	134,998	193,687

TWO DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	313.00	313.00	313.00	313.00	$25\frac{1}{2}$	31,588.42	36,677.58	42,750.43	50,009.18
1	633.82	633.89	636.95	638.52	26	32,691.13	38,090.91	44,559.70	52,322.55
$1\frac{1}{2}$	962.67	969.55	972.25	977.06	$26\frac{1}{2}$	33,821.40	39,546.64	46,432.29	54,728.45
2	1,299.74	1,309.48	1,319.28	1,329.14	27	34,979.94	41,046.04	48,370.42	57,230.59
$2\frac{1}{2}$	1,645.23	1,661.76	1,678.45	1,695.31	$27\frac{1}{2}$	36,167.44	42,590.42	50,376.38	59,832.81
3	1,999.36	2,024.61	2,050.20	2,076.12	28	37,384.62	44,181.13	52,452.56	62,539.13
$3\frac{1}{2}$	2,362.35	2,398.35	2,434.95	2,472.17	$28\frac{1}{2}$	38,632.24	45,819.56	54,601.40	65,353.69
4	2,737.40	2,783.30	2,833.18	2,884.05	29	39,911.05	47,507.15	56,825.45	68,280.84
$4\frac{1}{2}$	3,115.76	3,179.80	3,245.34	3,312.41	$29\frac{1}{2}$	41,221.82	49,245.36	59,127.34	71,325.07
5	3,506.66	3,588.19	3,671.93	3,757.91	30	42,565.37	51,433.73	61,509.19	74,491.08
$5\frac{1}{2}$	3,907.32	4,008.84	4,113.44	4,221.23	$30\frac{1}{2}$	43,942.50	52,879.80	63,975.01	77,783.72
6	4,318.01	4,442.11	4,570.41	4,703.08	31	45,354.06	54,779.19	66,527.14	81,208.07
$6\frac{1}{2}$	4,738.96	4,888.37	5,043.38	5,204.20	$31\frac{1}{2}$	46,800.92	56,735.57	69,168.59	84,769.39
7	5,170.43	5,348.02	5,532.90	5,725.37	32	48,286.37	58,750.63	71,902.49	88,473.17
$7\frac{1}{2}$	5,612.69	5,821.46	6,039.55	6,267.38	$32\frac{1}{2}$	49,804.04	60,826.15	74,732.08	92,325.09
8	6,066.01	6,309.10	6,563.93	6,831.08	33	51,362.14	62,963.94	77,660.70	96,331.10
$8\frac{1}{2}$	6,530.66	6,811.38	7,106.67	7,417.32	$33\frac{1}{2}$	52,959.19	65,165.86	80,691.82	*100,497
9	7,006.93	7,328.72	7,668.40	8,027.01	34	54,596.37	67,433.83	83,509.19	104,830
$9\frac{1}{2}$	7,495.10	7,861.58	8,249.80	8,661.09	$34\frac{1}{2}$	56,278.06	69,769.85	87,076.05	109,336
10	7,995.48	8,410.43	8,851.54	9,320.54	35	57,992.93	72,175.94	90,436.72	114,023
$10\frac{1}{2}$	8,508.36	8,975.74	9,474.34	10,006.36	$35\frac{1}{2}$	59,756.78	74,654.22	93,915.00	118,897
11	9,034.07	9,558.01	10,118.95	10,719.61	36	61,562.70	77,206.85	97,515.03	123,965
$11\frac{1}{2}$	9,572.93	10,157.75	10,786.11	11,461.40	$36\frac{1}{2}$	63,415.79	79,836.05	*101,241	129,237
12	10,125.27	10,775.49	11,476.52	12,232.85	37	65,314.18	82,544.13	105,097	134,720
$12\frac{1}{2}$	10,691.38	11,411.75	12,173.10	13,035.17	$37\frac{1}{2}$	67,260.04	85,333.46	109,089	140,422
13	11,271.66	12,067.10	12,932.86	13,869.57	38	69,254.54	88,206.46	113,220	146,351
$13\frac{1}{2}$	11,866.46	12,742.12	13,698.51	14,737.36	$38\frac{1}{2}$	71,298.90	91,165.66	117,496	152,519
14	12,476.12	13,437.38	14,490.95	15,639.85	39	73,394.37	94,213.63	121,921	158,933
$14\frac{1}{2}$	13,101.02	14,153.50	15,311.14	16,578.44	$39\frac{1}{2}$	75,542.23	97,353.03	126,501	165,603
15	13,741.55	14,891.11	16,160.03	17,554.58	40	77,743.79	*100,587	131,242	172,540
$15\frac{1}{2}$	14,398.08	15,650.84	17,036.42	18,569.77	$40\frac{1}{2}$	80,000.38	103,917	136,148	179,754
16	15,071.04	16,433.36	17,945.70	19,625.56	41	82,313.39	107,348	141,227	187,257
$16\frac{1}{2}$	15,760.81	17,239.36	18,886.80	20,723.58	$41\frac{1}{2}$	84,684.23	110,881	146,482	195,061
17	16,467.83	18,069.55	19,860.84	21,865.52	42	87,114.33	114,521	151,922	203,176
$17\frac{1}{2}$	17,192.53	18,924.63	20,868.97	23,053.14	$42\frac{1}{2}$	89,605.19	118,269	157,553	211,616
18	17,933.34	19,805.37	21,912.38	24,288.27	43	92,158.32	112,130	163,380	220,394
$18\frac{1}{2}$	18,696.73	20,712.53	22,992.31	25,572.83	$43\frac{1}{2}$	94,775.28	126,107	169,411	229,523
19	19,477.14	21,646.91	24,110.04	26,908.71	44	97,457.66	130,203	175,654	239,016
$19\frac{1}{2}$	20,267.07	22,609.31	25,266.90	28,298.06	$44\frac{1}{2}$	*100,207	134,423	182,115	248,890
20	21,097.00	23,600.59	26,464.24	29,743.98	45	103,025	138,768	188,802	259,157
$20\frac{1}{2}$	21,937.42	24,621.61	27,703.49	31,245.70	$45\frac{1}{2}$	105,914	143,244	195,723	269,836
21	22,798.86	25,673.26	28,986.11	32,808.53	46	108,875	147,855	202,886	280,942
$21\frac{1}{2}$	23,681.83	26,754.46	30,313.62	34,433.87	$46\frac{1}{2}$	111,910	152,603	210,300	292,493
22	24,586.88	27,872.15	31,687.60	36,124.23	47	115,020	157,494	217,973	304,506
$22\frac{1}{2}$	25,514.55	29,021.32	33,109.66	37,882.19	$47\frac{1}{2}$	118,209	162,532	225,915	316,999
23	26,465.41	30,204.96	34,581.50	39,710.48	48	121,477	167,721	234,135	329,982
$23\frac{1}{2}$	27,440.05	31,424.10	36,104.85	41,611.90	$48\frac{1}{2}$	124,827	173,066	242,643	343,505
24	28,439.03	32,679.83	37,681.52	43,589.38	49	128,261	178,571	251,449	357,558
$24\frac{1}{2}$	29,463.03	33,973.22	39,313.38	45,645.95	$49\frac{1}{2}$	131,780	184,241	260,562	372,173
25	30,512.60	35,305.42	41,002.35	47,784.79	50	135,388	190,081	269,995	387,373

THREE DOLLARS PER DAY.

53

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	469.50	469.50	469.50	469.50	25 $\frac{1}{2}$	47,382.12	55,016.37	64,125.65	75,013.77
1	950.74	953.08	955.43	957.78	26	49,036.69	57,136.36	66,889.55	78,483.83
1 $\frac{1}{2}$	1,444.01	1,351.18	1,458.37	1,465.59	26 $\frac{1}{2}$	50,732.11	59,319.96	69,648.43	82,092.68
2	1,949.61	1,964.21	1,978.92	1,993.71	27	52,469.91	61,569.05	72,555.63	85,845.89
2 $\frac{1}{2}$	2,467.85	2,492.64	2,517.68	2,542.96	27 $\frac{1}{2}$	54,251.16	63,885.63	75,564.58	89,749.22
3	2,999.04	3,036.92	3,075.30	3,114.18	28	56,076.94	66,271.69	78,678.84	93,808.69
3 $\frac{1}{2}$	3,543.52	3,597.53	3,652.43	3,708.25	28 $\frac{1}{2}$	57,948.36	68,729.36	81,902.09	98,030.54
4	4,101.61	4,174.95	4,249.77	4,326.08	29	59,866.57	71,260.73	85,238.17	*102,421
4 $\frac{1}{2}$	4,673.65	4,769.70	4,868.01	4,968.62	29 $\frac{1}{2}$	61,832.73	73,868.05	88,691.00	106,988
5	5,259.99	5,382.29	5,507.89	5,636.87	30	63,848.05	75,553.59	92,263.79	111,737
5 $\frac{1}{2}$	5,860.99	6,013.26	6,170.17	6,341.84	30 $\frac{1}{2}$	65,913.75	79,319.70	95,962.52	116,676
6	6,477.01	6,663.16	6,855.62	7,054.62	31	68,031.10	82,168.79	99,690.71	121,812
6 $\frac{1}{2}$	7,108.44	7,332.55	7,565.07	7,806.30	31 $\frac{1}{2}$	70,201.37	85,103.35	*103,753	127,154
7	7,755.65	8,022.03	8,299.35	8,688.05	32	72,425.91	88,125.95	107,854	132,710
7 $\frac{1}{2}$	8,419.04	8,732.19	9,059.32	9,401.07	32 $\frac{1}{2}$	74,706.06	91,239.23	112,098	138,488
8	9,099.02	9,463.66	9,845.90	10,206.62	33	77,043.21	94,445.91	116,491	144,497
8 $\frac{1}{2}$	9,795.99	10,217.07	10,660.00	11,125.98	33 $\frac{1}{2}$	79,438.79	97,748.78	121,038	150,746
9	10,510.39	10,993.08	11,502.61	12,040.52	34	81,894.26	*101,151	125,944	157,245
9 $\frac{1}{2}$	11,242.65	11,792.37	12,374.70	12,991.64	34 $\frac{1}{2}$	84,411.11	104,655	130,614	164,005
10	11,983.22	12,615.64	13,277.31	13,980.81	35	86,990.89	108,064	135,655	171,034
10 $\frac{1}{2}$	12,762.55	13,463.61	14,211.52	15,009.54	35 $\frac{1}{2}$	89,635.16	111,981	140,873	178,345
11	13,551.11	14,337.02	15,178.42	16,079.42	36	92,345.54	115,810	146,273	185,949
11 $\frac{1}{2}$	14,359.39	15,236.63	16,179.16	17,192.10	36 $\frac{1}{2}$	95,123.68	119,754	151,862	193,856
12	15,187.87	16,163.23	17,214.93	18,349.28	37	97,971.27	123,816	157,646	202,080
12 $\frac{1}{2}$	16,037.07	17,117.52	18,286.96	19,552.75	37 $\frac{1}{2}$	*100,890	128,000	163,633	210,632
13	16,907.50	18,100.65	19,396.50	20,804.36	38	103,882	132,310	169,830	219,527
13 $\frac{1}{2}$	17,799.68	19,113.17	20,544.88	22,106.04	38 $\frac{1}{2}$	106,948	136,749	176,224	228,778
14	18,714.18	20,156.07	21,733.45	23,459.78	39	110,092	141,320	182,882	238,398
14 $\frac{1}{2}$	19,651.53	21,230.25	22,963.62	24,767.67	39 $\frac{1}{2}$	113,313	146,029	189,752	248,498
15	20,612.32	22,336.66	24,236.85	26,331.87	40	116,616	150,880	196,863	258,809
15 $\frac{1}{2}$	21,587.13	23,476.26	25,554.64	27,754.65	40 $\frac{1}{2}$	120,001	155,876	204,222	269,631
16	22,606.56	24,650.05	26,918.55	29,438.34	41	123,470	161,022	211,840	280,886
16 $\frac{1}{2}$	23,641.22	25,859.05	28,330.20	31,085.37	41 $\frac{1}{2}$	127,026	166,322	219,724	292,591
17	24,701.75	27,104.32	29,791.26	32,798.28	42	129,672	171,781	227,883	304,764
17 $\frac{1}{2}$	25,788.79	28,386.95	31,303.45	34,579.71	42 $\frac{1}{2}$	134,408	177,404	236,329	317,424
18	26,903.01	29,708.06	32,868.57	36,432.40	43	138,237	183,195	245,061	330,591
18 $\frac{1}{2}$	28,045.09	31,068.70	34,488.47	38,359.20	43 $\frac{1}{2}$	142,163	189,162	254,117	344,284
19	29,215.72	32,470.36	36,165.07	40,363.07	44	146,186	195,305	263,480	358,525
19 $\frac{1}{2}$	30,415.61	33,913.97	37,900.34	42,447.09	44 $\frac{1}{2}$	150,311	201,634	273,172	373,335
20	31,645.50	35,400.89	39,696.36	44,614.47	45	154,538	208,152	283,202	388,735
20 $\frac{1}{2}$	32,906.14	36,932.42	41,555.23	46,868.55	45 $\frac{1}{2}$	158,871	214,867	293,584	404,754
21	34,198.29	38,509.89	43,479.16	49,212.79	46	163,312	221,782	304,328	421,412
21 $\frac{1}{2}$	35,522.75	40,134.69	45,470.43	51,650.81	46 $\frac{1}{2}$	167,864	228,905	315,450	438,740
22	36,880.32	41,803.23	47,531.40	54,186.34	47	172,531	236,242	326,960	456,759
22 $\frac{1}{2}$	38,271.82	43,531.97	49,664.50	56,823.29	47 $\frac{1}{2}$	177,313	243,798	338,873	475,500
23	39,698.12	45,307.43	51,872.25	59,565.72	48	182,216	251,582	351,203	494,988
23 $\frac{1}{2}$	41,160.07	47,136.16	54,157.28	62,417.85	48 $\frac{1}{2}$	187,241	259,599	363,965	515,257
24	42,658.57	49,019.74	56,522.29	65,384.07	49	192,391	267,856	377,173	536,337
24 $\frac{1}{2}$	44,194.54	50,959.83	58,970.07	68,468.93	49 $\frac{1}{2}$	197,670	276,361	390,844	558,260
25	45,768.90	52,958.13	61,503.52	71,677.19	50	203,082	285,122	404,993	581,060

FOUR DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	626.00	626.00	626.00	626.00	25 $\frac{1}{2}$	63,176.83	73,355.16	86,500.87	100,014
1	1,267.65	1,270.78	1,273.91	1,277.04	26	65,832.25	76,181.82	89,119.40	104,645
$1\frac{1}{2}$	1,925.35	2,834.90	1,944.50	1,954.12	26 $\frac{1}{2}$	67,642.81	79,093.27	92,864.58	109,456
2	2,599.47	2,618.95	2,638.55	2,658.29	27	69,959.88	82,092.07	96,740.84	114,461
$2\frac{1}{2}$	3,290.46	3,323.52	3,356.91	3,390.62	27 $\frac{1}{2}$	72,334.88	85,180.33	100,753	119,666
3	3,998.72	4,049.22	4,100.40	4,152.24	28	75,769.25	88,362.26	105,905	125,078
$3\frac{1}{2}$	4,724.69	4,796.70	4,869.91	4,944.33	28 $\frac{1}{2}$	77,264.48	91,639.13	109,203	130,707
4	5,468.81	5,566.60	5,666.36	5,768.11	29	79,822.09	95,114.20	113,651	136,562
$4\frac{1}{2}$	6,231.53	6,359.60	6,490.68	6,624.83	29 $\frac{1}{2}$	82,443.64	98,490.73	118,255	142,650
5	7,013.32	7,176.39	7,343.85	7,515.82	30	85,130.74	*102,071	123,018	148,982
$5\frac{1}{2}$	7,814.65	8,017.68	8,226.89	8,442.46	30 $\frac{1}{2}$	87,885.00	105,760	127,950	155,567
6	8,636.02	8,884.21	9,140.83	9,406.15	31	90,708.13	109,559	133,054	162,416
$6\frac{1}{2}$	9,477.92	9,776.74	10,086.76	10,408.40	31 $\frac{1}{2}$	93,601.83	113,471	138,337	169,539
7	10,440.86	10,696.04	11,065.79	11,450.74	32	96,567.88	117,501	143,805	176,946
$7\frac{1}{2}$	11,225.39	11,642.92	12,079.10	12,534.77	32 $\frac{1}{2}$	99,608.07	121,652	149,464	184,650
8	12,132.02	12,618.21	13,127.86	13,662.16	33	*102,724	125,928	155,321	192,662
$8\frac{1}{2}$	13,061.32	13,622.75	14,213.34	14,834.64	33 $\frac{1}{2}$	105,918	130,332	161,384	200,995
9	14,013.85	14,657.44	15,336.81	16,054.03	34	109,192	134,868	167,658	209,660
$9\frac{1}{2}$	14,990.20	15,723.16	16,499.59	17,322.29	34 $\frac{1}{2}$	112,548	139,539	174,152	218,673
10	15,990.96	16,820.85	17,703.08	18,641.08	35	115,988	144,352	180,873	228,045
$10\frac{1}{2}$	17,016.73	17,951.48	18,948.69	20,012.72	35 $\frac{1}{2}$	119,515	149,308	187,830	237,794
11	18,068.15	19,116.02	20,237.89	21,439.23	36	123,127	154,414	195,030	247,931
$11\frac{1}{2}$	19,145.85	20,315.51	21,572.22	22,922.79	36 $\frac{1}{2}$	126,832	159,672	202,682	258,475
12	20,250.50	21,550.97	22,953.25	24,465.71	37	130,628	165,088	210,195	269,410
$12\frac{1}{2}$	21,382.76	22,823.50	24,382.61	26,070.33	37 $\frac{1}{2}$	134,520	170,667	218,178	280,843
13	22,543.33	24,134.20	25,862.00	27,739.15	38	138,509	176,413	226,640	292,703
$13\frac{1}{2}$	23,732.91	25,484.23	27,393.17	29,474.71	38 $\frac{1}{2}$	142,598	182,331	234,991	305,037
14	24,952.24	26,874.76	28,977.93	31,279.70	39	146,789	188,427	243,842	317,865
$14\frac{1}{2}$	26,202.04	28,307.00	30,618.16	33,156.89	39 $\frac{1}{2}$	151,084	194,706	253,003	331,205
15	27,483.09	29,782.21	32,315.80	35,109.17	40	155,488	201,173	262,484	345,079
$15\frac{1}{2}$	28,796.17	31,301.68	34,072.85	37,139.53	40 $\frac{1}{2}$	160,001	207,834	272,291	359,508
16	30,142.07	32,866.73	35,891.40	39,251.11	41	164,627	214,695	282,453	374,515
$16\frac{1}{2}$	31,521.63	34,478.73	37,773.60	41,447.16	41 $\frac{1}{2}$	169,368	221,762	292,965	390,121
17	32,935.67	36,139.09	39,721.67	43,731.04	42	174,229	229,041	303,845	406,352
$17\frac{1}{2}$	34,385.06	37,859.26	41,737.93	46,106.29	42 $\frac{1}{2}$	179,210	236,538	315,105	423,232
18	35,870.68	39,610.74	43,824.76	48,576.54	43	184,317	244,261	326,760	440,788
$18\frac{1}{2}$	37,393.45	41,425.06	45,984.63	51,145.60	43 $\frac{1}{2}$	189,551	252,214	338,822	459,045
19	38,954.29	43,298.82	48,220.09	53,417.42	44	194,915	260,407	351,307	478,033
$19\frac{1}{2}$	40,554.14	45,218.63	50,533.79	56,596.12	44 $\frac{1}{2}$	200,415	268,806	364,229	497,780
20	42,194.00	47,201.19	52,928.47	59,485.96	45	205,051	277,536	377,603	455,183
$20\frac{1}{2}$	43,874.85	49,243.22	55,406.97	62,491.40	45 $\frac{1}{2}$	211,828	286,489	391,445	539,672
21	45,597.72	51,346.52	59,772.21	65,617.06	46	217,750	295,708	405,772	561,885
$21\frac{1}{2}$	47,363.66	53,512.92	60,627.24	68,867.74	46 $\frac{1}{2}$	223,819	305,207	420,600	584,986
22	49,173.75	55,744.31	63,375.20	72,248.45	47	230,041	314,989	435,947	609,012
$22\frac{1}{2}$	51,029.10	58,042.63	66,219.33	75,764.39	47 $\frac{1}{2}$	236,418	325,065	451,831	633,988
23	52,930.83	60,409.91	69,163.00	79,420.97	48	242,954	335,442	468,271	659,984
$23\frac{1}{2}$	54,880.10	62,848.21	72,209.71	83,223.80	48 $\frac{1}{2}$	249,654	346,132	485,286	687,010
24	56,878.10	65,359.66	75,363.05	87,178.79	49	256,521	357,142	502,897	715,116
$24\frac{1}{2}$	58,926.05	67,946.45	78,626.76	91,291.91	49 $\frac{1}{2}$	263,560	368,482	521,125	744,357
25	61,025.20	70,610.84	82,004.69	95,569.58	50	270,775	380,162	539,990	774,756

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	782.50	782.50	782.50	782.50	25	78,971.04	91,693.96	106,876	125,023
1	1,584.56	1,588.47	1,592.39	1,596.30	26	81,727.82	95,227.27	111,399	130,806
1½	2,406.68	2,418.63	2,430.62	2,442.65	26½	84,553.51	98,866.59	116,081	136,821
2	3,249.34	3,273.69	3,298.19	3,322.86	27	87,449.85	* 102,615	120,926	143,076
2½	4,113.08	4,154.40	4,196.13	4,238.27	27½	90,418.60	106,467	125,941	145,582
3	4,998.40	5,061.53	5,125.49	5,190.30	28	93,461.56	110,453	131,131	156,348
3½	5,905.86	5,995.88	6,087.39	5,180.42	28½	96,580.60	114,549	136,503	163,384
4	6,836.01	6,958.25	7,082.94	7,210.13	29	99,777.61	118,968	142,064	170,702
4½	7,789.41	7,949.50	8,113.35	8,281.04	29½	* 103,055	123,113	147,818	178,313
5	8,766.65	8,970.49	9,179.82	9,394.78	30	106,413	127,589	153,773	186,228
5½	9,768.31	10,022.10	10,283.61	10,553.07	30½	109,856	132,199	159,938	194,459
6	10,995.02	11,105.26	11,426.03	11,757.69	31	113,385	136,948	166,318	203,020
6½	11,847.40	12,240.92	12,608.45	13,010.50	31½	117,003	141,839	172,921	211,923
7	12,926.08	13,370.05	13,832.24	14,313.42	32	120,710	146,877	179,756	321,183
7½	14,031.73	14,553.65	15,098.87	15,668.46	32½	124,510	152,065	186,830	230,813
8	15,165.03	15,772.76	16,409.83	17,077.70	33	128,405	157,410	194,152	240,828
8½	16,326.65	17,028.44	17,766.67	18,543.30	33½	132,400	162,915	201,730	251,243
9	17,517.32	18,321.80	19,171.01	20,067.54	34	136,490	168,585	209,573	262,076
9½	18,737.75	19,653.95	20,624.49	21,652.74	34½	140,685	174,425	217,690	273,341
10	19,988.69	21,026.07	22,228.85	23,301.35	35	144,985	180,040	226,092	285,057
10½	21,270.91	22,449.35	23,685.86	25,015.90	35½	149,392	186,636	234,787	297,242
11	22,585.18	23,895.03	25,297.37	26,799.03	36	153,909	193,017	243,788	309,914
11½	23,932.31	25,394.38	26,965.27	28,653.49	36½	158,539	199,590	253,103	323,093
12	25,313.12	26,938.71	28,691.56	30,582.13	37	163,285	206,360	262,744	336,999
12½	26,728.45	28,529.37	30,478.26	32,587.92	37½	168,150	213,334	272,722	351,054
13	28,179.16	30,267.76	32,327.50	34,673.83	38	173,131	220,516	283,050	365,879
13½	29,666.14	31,855.28	34,241.46	36,843.39	38½	178,247	227,914	293,739	381,296
14	31,119.03	33,593.45	36,222.42	39,099.63	39	183,486	235,534	304,803	397,331
14½	32,752.55	35,383.75	38,272.70	41,446.11	39½	188,856	243,383	316,253	414,006
15	34,353.87	37,227.76	40,394.74	43,886.46	40	194,359	251,467	328,105	431,349
15½	35,995.21	39,127.10	42,591.06	46,424.42	40½	200,001	259,793	340,371	449,386
16	37,677.59	41,083.41	44,864.35	49,063.89	41	205,783	268,369	353,066	468,144
16½	39,402.03	43,098.41	47,217.00	51,808.95	41½	211,711	277,203	366,206	487,652
17	41,169.58	45,173.86	49,652.09	54,663.81	42	217,786	286,302	379,806	507,940
17½	42,981.32	47,311.58	52,172.41	57,632.86	42½	224,013	295,673	393,881	529,040
18	44,838.36	49,513.43	54,780.95	60,720.67	43	230,396	305,328	408,450	550,985
18½	46,741.81	51,781.33	57,480.78	63,932.00	43½	236,938	315,268	423,528	573,806
19	48,692.86	54,117.27	60,275.11	67,271.78	44	243,644	325,509	439,134	597,541
19½	50,692.68	56,523.29	63,167.24	70,745.15	44½	250,518	336,056	455,286	622,225
20	52,742.50	59,001.49	66,160.59	74,357.45	45	257,553	346,921	472,004	647,892
20½	54,843.56	61,554.03	69,258.71	78,114.25	45½	264,785	358,111	509,306	674,590
21	56,997.15	64,184.15	72,465.27	82,021.32	46	272,187	369,637	507,215	702,356
21½	59,204.58	66,891.15	75,784.05	86,084.68	46½	279,774	381,508	525,750	731,233
22	61,467.19	69,680.38	79,218.99	90,310.56	47	287,551	393,736	544,933	761,265
22½	63,786.37	72,553.29	82,774.16	94,705.49	47½	295,522	406,331	564,789	792,498
23	66,163.53	75,512.39	86,453.75	99,276.21	48	303,693	419,303	585,339	824,980
23½	68,600.12	78,560.26	90,262.14	* 104,030	48½	312,068	432,665	606,608	858,762
24	71,097.62	81,699.57	94,203.81	108,983	49	320,652	446,427	628,622	893,895
24½	73,657.56	84,933.06	98,283.44	114,115	49½	329,451	461,602	651,406	930,433
25	76,281.50	88,263.55	* 102,506	119,462	50	338,469	475,203	674,988	968,433

SIX DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	939.00	939.00	939.00	939.00	25	94,765.25	110,033	128,251	150,028
1	1,901.47	1,906.17	1,910.86	1,915.56	26	98,073.38	114,273	133,679	156,968
2	2,888.01	2,902.36	2,916.75	2,931.18	26	* 101,464	118,640	139,297	164,185
2	3,899.21	3,928.43	3,959.83	3,987.43	27	104,940	123,138	145,111	171,692
3	4,935.69	4,985.28	5,015.36	5,083.93	27	108,502	127,771	151,129	179,498
3	5,998.08	6,073.84	6,150.58	6,228.36	28	112,154	132,543	157,358	187,617
3	7,087.04	7,195.05	7,304.86	7,416.50	28	115,897	137,459	163,804	196,061
4	8,203.21	8,349.90	8,499.83	8,652.16	29	119,733	142,521	170,476	204,843
4	9,347.29	9,539.40	9,736.02	9,937.24	29	123,665	147,736	177,382	213,975
5	10,519.98	10,764.58	11,015.78	11,273.78	30	127,696	153,107	184,528	223,473
5	11,721.97	12,026.52	12,340.33	12,663.68	30	131,828	158,639	191,925	233,351
6	12,954.02	13,266.32	13,711.24	14,109.23	31	136,062	164,318	199,581	243,624
6	14,216.87	14,565.11	15,130.14	15,612.60	31	140,403	170,207	207,506	254,308
7	15,511.30	16,044.06	16,598.69	17,186.10	32	144,852	176,252	215,707	265,420
7	16,838.08	17,464.38	18,118.64	18,802.15	32	149,412	182,478	224,196	276,975
8	18,198.03	18,927.31	19,691.80	20,483.23	33	154,086	188,892	232,982	288,998
8	19,591.98	20,434.13	21,320.01	22,251.96	33	158,878	195,498	242,075	301,492
9	21,020.78	21,986.15	23,005.21	24,081.04	34	163,789	202,301	251,487	314,991
9	22,485.30	23,584.74	24,749.39	25,983.28	34	168,822	209,310	261,228	328,009
10	23,986.43	25,231.28	26,554.32	27,961.62	35	173,982	216,528	271,310	342,069
10	25,525.09	26,927.22	28,433.03	30,019.08	35	179,270	223,963	281,745	366,690
11	27,102.22	28,674.04	30,356.84	32,158.84	36	184,691	231,620	292,545	371,897
11	28,718.78	30,473.26	32,358.33	34,384.19	36	190,247	239,508	303,723	387,712
12	30,375.75	32,326.46	34,429.87	36,998.56	37	195,943	247,631	315,292	404,159
12	32,074.14	34,235.25	36,573.92	39,105.50	37	201,780	256,000	327,267	421,265
13	33,814.99	36,201.30	38,793.00	41,608.72	38	207,764	264,619	339,660	439,054
13	35,599.37	38,226.35	41,089.76	44,212.07	38	213,897	273,497	352,487	457,556
14	37,428.35	40,312.14	43,466.90	46,919.55	39	220,183	282,641	365,763	476,797
14	39,303.06	42,460.50	45,927.24	49,735.33	39	226,627	291,959	379,504	496,803
15	41,224.64	44,673.32	48,478.69	52,663.75	40	233,231	301,760	393,726	517,619
15	43,094.25	46,952.51	51,109.27	55,709.30	40	240,001	311,752	408,445	539,263
16	45,013.11	49,300.09	53,837.10	58,876.67	41	246,940	322,043	423,680	561,772
16	47,282.44	51,718.09	56,660.40	62,170.74	41	254,053	332,644	439,447	585,182
17	49,403.50	54,208.64	59,582.51	65,596.57	42	259,343	343,562	455,767	609,528
17	51,577.59	56,773.89	62,606.90	69,159.43	42	268,816	354,808	472,558	634,849
18	53,806.03	59,416.11	65,737.14	72,864.81	43	276,475	366,391	490,200	661,181
18	56,090.18	62,137.60	68,979.94	76,718.40	43	284,326	378,322	508,234	688,568
19	58,431.43	64,940.72	72,330.13	80,726.13	44	292,373	390,610	526,961	717,049
19	60,831.22	67,827.94	75,800.69	84,894.18	44	300,621	403,268	546,343	746,670
20	63,291.00	70,801.78	79,392.71	89,228.95	45	309,066	416,305	566,005	778,470
20	65,812.27	73,864.84	83,110.46	93,737.11	45	317,742	429,733	587,168	809,508
21	68,396.58	77,019.78	86,958.32	98,425.59	46	326,624	443,864	608,658	842,829
21	71,045.49	80,269.37	90,040.86	*103,302	46	335,729	457,810	630,900	877,479
22	73,760.63	83,616.46	95,062.79	108,373	47	345,061	472,483	652,820	913,518
22	76,543.65	87,063.95	99,328.99	113,647	47	354,627	487,597	677,746	950,997
23	79,296.24	90,614.87	*103,745	119,131	48	364,441	503,164	702,406	989,976
23	82,320.14	94,272.31	108,315	124,836	48	374,481	519,198	727,930	1,025,143
24	85,317.15	98,039.48	113,045	130,768	49	384,782	535,713	754,346	1,072,674
24	88,389.08	*101,917	117,940	136,938	49	395,341	552,723	781,687	1,116,520
25	91,537.80	105,916	123,007	143,354	50	406,163	570,984	809,985	1,162,119

SEVEN DOLLARS PER DAY.

57

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	1,095.50	1,095.50	1,095.50	1,095.50
1 $\frac{1}{2}$	2,218.39	2,223.86	2,229.34	2,234.82
2	3,369.35	3,386.08	3,402.87	3,419.71
2 $\frac{1}{2}$	4,549.08	4,573.16	4,117.47	4,652.00
3	5,756.31	5,816.16	5,874.58	5,933.58
3 $\frac{1}{2}$	6,997.77	7,086.14	7,175.68	7,266.42
4	8,268.21	8,394.23	8,522.34	8,652.58
4 $\frac{1}{2}$	9,570.41	9,741.55	9,916.12	10,094.16
5	10,905.18	11,129.30	11,358.69	11,593.45
5 $\frac{1}{2}$	12,273.30	12,558.68	12,851.74	13,152.69
6	13,675.64	14,030.94	14,397.05	14,774.30
6 $\frac{1}{2}$	15,113.03	15,547.37	15,996.45	16,460.77
7	16,586.35	17,109.29	17,651.82	18,214.70
7 $\frac{1}{2}$	18,096.51	18,718.07	19,365.14	20,038.79
8	19,644.43	20,375.11	21,138.42	21,935.84
8 $\frac{1}{2}$	21,231.04	22,081.86	22,973.76	23,908.77
9	22,857.31	23,889.82	24,873.34	25,960.62
9 $\frac{1}{2}$	24,524.25	25,650.51	26,839.41	28,094.55
10	26,232.85	27,515.53	28,874.28	30,313.83
10 $\frac{1}{2}$	27,984.17	29,436.50	30,980.39	32,621.89
11	29,779.28	31,415.09	33,360.21	35,022.16
11 $\frac{1}{2}$	31,619.26	33,415.04	35,416.31	37,517.64
12	33,505.24	35,552.13	37,751.88	40,114.89
12 $\frac{1}{2}$	35,438.37	37,714.20	40,168.18	42,814.99
13	37,419.83	39,941.12	42,669.57	45,623.08
13 $\frac{1}{2}$	39,450.83	42,234.86	45,258.50	48,543.51
14	41,532.60	44,597.40	47,838.05	51,580.75
14 $\frac{1}{2}$	43,666.41	47,030.83	50,711.38	54,739.48
15	45,853.57	49,537.25	53,581.78	58,024.56
15 $\frac{1}{2}$	48,095.41	52,118.87	56,549.64	61,441.04
16	50,393.30	54,777.93	59,627.49	64,994.18
16 $\frac{1}{2}$	52,748.63	57,516.77	62,809.95	68,689.45
17	55,162.84	60,337.78	66,103.80	72,532.53
17 $\frac{1}{2}$	57,637.42	63,243.41	69,512.93	76,529.33
18	60,173.85	66,236.21	73,041.38	80,686.00
18 $\frac{1}{2}$	62,773.70	69,318.80	76,693.33	85,009.04
19	65,438.54	72,493.86	80,473.10	89,504.80
19 $\frac{1}{2}$	68,170.00	75,764.18	84,385.15	94,180.49
20	70,969.75	79,132.60	88,434.13	99,043.21
20 $\frac{1}{2}$	73,839.50	82,602.08	92,624.33	*104,100
21	76,780.98	86,175.64	96,962.20	109,360
21 $\frac{1}{2}$	79,796.01	89,856.41	*101,451	114,829
22	82,886.41	93,648.60	106,098	120,519
22 $\frac{1}{2}$	86,054.07	97,552.53	110,907	126,435
23	89,300.92	*101,575	115,834	132,588
23 $\frac{1}{2}$	92,628.94	105,717	121,035	138,987
24	96,040.17	109,984	126,367	145,642
24 $\frac{1}{2}$	99,536.67	114,379	131,885	152,553
25	*103,128	118,906	137,597	159,761
25 $\frac{1}{2}$	106,794	122,569	143,501	167,247

RATES OF INTEREST.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.
25 $\frac{1}{2}$	110,559	128,372	149,627	175,032
26	114,419	133,318	155,959	183,120
26 $\frac{1}{2}$	118,374	138,413	162,513	191,559
27	122,430	143,661	169,296	200,307
27 $\frac{1}{2}$	126,586	149,066	176,317	209,415
28	130,846	154,634	183,584	218,887
28 $\frac{1}{2}$	135,213	160,368	191,105	229,738
29	139,689	166,275	198,889	238,983
29 $\frac{1}{2}$	144,276	172,359	206,946	249,638
30	148,979	178,625	215,284	260,619
30 $\frac{1}{2}$	153,799	185,079	223,813	272,243
31	158,739	191,727	232,845	284,228
31 $\frac{1}{2}$	163,803	198,574	242,090	296,695
32	168,994	205,627	251,659	309,656
32 $\frac{1}{2}$	174,314	212,892	261,562	323,138
33	179,767	220,374	271,812	337,159
33 $\frac{1}{2}$	185,357	228,080	282,521	351,741
34	191,087	236,018	293,402	366,906
34 $\frac{1}{2}$	196,959	244,224	304,766	382,678
35	202,979	252,616	316,528	399,080
35 $\frac{1}{2}$	209,149	261,290	328,703	416,139
36	215,473	270,224	341,303	433,880
36 $\frac{1}{2}$	221,955	279,426	354,344	452,331
37	228,600	288,904	367,841	471,519
37 $\frac{1}{2}$	235,410	298,667	382,511	491,476
38	242,391	308,723	396,270	512,230
38 $\frac{1}{2}$	249,546	319,080	411,235	533,815
39	256,880	329,748	426,724	556,263
39 $\frac{1}{2}$	264,398	340,736	442,755	579,609
40	272,103	352,053	459,446	603,889
40 $\frac{1}{2}$	280,001	363,710	476,519	629,140
41	288,097	375,717	494,293	655,401
41 $\frac{1}{2}$	296,395	388,184	512,688	682,712
42	304,900	400,822	531,728	711,116
42 $\frac{1}{2}$	313,618	413,942	551,434	740,657
43	322,554	427,436	571,830	771,378
43 $\frac{1}{2}$	331,713	441,375	592,949	803,329
44	341,102	455,712	614,788	836,558
44 $\frac{1}{2}$	350,725	470,479	637,401	871,116
45	360,588	485,689	660,808	907,049
45 $\frac{1}{2}$	370,699	501,355	685,029	944,429
46	381,062	517,491	710,100	983,299
46 $\frac{1}{2}$	391,684	534,112	736,050	1,023,726
47	402,571	551,231	762,807	1,065,771
47 $\frac{1}{2}$	413,731	568,863	790,704	1,109,497
48	425,170	587,024	819,474	1,154,972
48 $\frac{1}{2}$	436,895	605,531	849,251	1,202,267
49	448,912	624,998	880,070	1,251,453
49 $\frac{1}{2}$	461,231	644,843	911,968	1,302,607
50	473,857	665,284	944,983	1,355,806

EIGHT DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	1,252.00	1,252.00	1,252.00	1,252.00	25 $\frac{1}{2}$	126,354	146,710	171,002	200,037
1	2,535.30	2,541.56	2,547.82	2,554.08	26	130,765	152,364	178,239	209,290
$1\frac{1}{2}$	3,850.70	3,869.81	3,888.99	3,906.24	26 $\frac{1}{2}$	135,286	158,187	185,729	218,914
2	5,198.95	5,237.90	5,278.71	5,316.57	27	139,920	164,184	193,482	228,922
$2\frac{1}{2}$	6,580.92	6,647.04	6,713.81	6,786.14	27 $\frac{1}{2}$	144,670	170,362	201,506	239,331
3	7,997.45	8,098.25	8,200.79	8,304.49	28	151,538	176,725	209,810	250,157
$3\frac{1}{2}$	9,449.38	9,593.40	9,739.82	9,888.66	28 $\frac{1}{2}$	154,529	183,278	218,406	261,415
4	10,938.62	11,133.20	11,333.71	11,536.21	29	159,644	189,829	227,302	273,123
$4\frac{1}{2}$	12,463.06	12,719.20	12,981.36	13,249.66	29 $\frac{1}{2}$	164,887	196,981	236,509	285,300
5	14,027.63	14,352.78	14,688.70	15,031.65	30	170,261	204,142	246,036	277,764
$5\frac{1}{2}$	15,629.30	16,055.36	16,454.77	16,884.91	30 $\frac{1}{2}$	175,770	211,519	255,900	311,135
6	17,272.03	17,768.42	18,282.66	18,812.31	31	181,416	219,117	266,110	324,832
$6\frac{1}{2}$	18,956.83	19,552.47	20,174.51	20,816.80	31 $\frac{1}{2}$	187,204	226,942	276,674	339,078
7	20,882.73	21,392.08	22,132.59	22,901.47	32	193,136	235,003	287,610	353,895
$7\frac{1}{2}$	22,451.77	23,286.84	24,158.19	25,069.53	32 $\frac{1}{2}$	199,216	243,305	298,928	369,300
8	24,264.01	25,236.42	26,256.73	27,324.31	33	205,449	251,866	310,643	385,324
$8\frac{1}{2}$	26,123.64	27,246.51	28,427.68	29,669.29	33 $\frac{1}{2}$	211,837	260,663	326,767	401,989
9	28,028.71	29,315.87	30,674.61	32,108.06	34	218,385	269,735	335,316	419,321
$9\frac{1}{2}$	29,980.41	31,446.32	32,999.19	34,644.38	34 $\frac{1}{2}$	225,096	279,079	348,304	437,346
10	31,982.91	33,642.71	35,406.16	37,282.14	35	231,916	288,704	361,747	456,092
$10\frac{1}{2}$	34,033.46	35,903.96	37,897.38	40,025.44	35 $\frac{1}{2}$	239,029	298,617	375,660	475,587
11	36,136.30	38,232.05	40,476.79	42,878.45	36	246,255	308,827	390,060	495,863
$11\frac{1}{2}$	38,292.70	40,631.01	43,144.44	45,845.59	36 $\frac{1}{2}$	253,664	319,346	404,964	516,949
12	40,501.00	43,101.94	45,906.49	48,931.41	37	261,257	330,177	420,390	539,179
$12\frac{1}{2}$	42,766.52	45,647.00	48,765.22	52,640.69	37 $\frac{1}{2}$	269,040	341,334	436,356	561,686
13	45,087.66	48,268.41	51,724.00	55,478.29	38	277,018	352,826	452,880	585,406
$13\frac{1}{2}$	47,466.82	50,968.46	54,786.34	58,950.43	38 $\frac{1}{2}$	285,196	364,663	469,983	610,074
14	49,904.47	53,750.52	57,956.58	62,559.40	39	293,577	376,854	487,684	635,729
$14\frac{1}{2}$	52,404.08	56,612.00	61,136.32	66,313.78	39 $\frac{1}{2}$	302,169	389,412	506,005	662,410
15	54,966.18	59,564.42	64,632.59	70,218.33	40	310,975	402,646	524,967	690,159
$15\frac{1}{2}$	57,592.34	62,603.35	68,146.70	74,279.06	40 $\frac{1}{2}$	320,002	415,669	544,593	719,017
16	60,284.15	65,733.45	71,783.80	78,502.23	41	329,254	429,391	564,906	749,030
$16\frac{1}{2}$	63,043.25	68,957.46	75,547.19	82,894.32	41 $\frac{1}{2}$	338,637	443,525	585,930	780,243
17	65,871.33	72,278.18	79,443.35	87,462.09	42	348,457	458,082	607,689	812,705
$17\frac{1}{2}$	68,670.12	75,699.52	83,475.36	92,212.57	42 $\frac{1}{2}$	358,421	473,077	630,210	846,465
18	71,741.37	79,221.48	87,650.52	97,153.08	43	368,633	488,521	653,520	881,575
$18\frac{1}{2}$	74,787.90	82,850.13	91,969.25	*102,291	43 $\frac{1}{2}$	379,191	504,429	677,645	918,090
19	77,909.58	86,588.63	96,440.18	107,634	44	389,831	520,814	701,615	956,066
$19\frac{1}{2}$	81,108.29	90,437.26	*101,068	113,192	44 $\frac{1}{2}$	400,830	537,690	728,458	995,561
20	84,388.00	94,402.38	105,857	118,972	45	410,101	555,073	755,206	1,036,227
$20\frac{1}{2}$	87,750.70	98,486.46	110,814	124,983	45 $\frac{1}{2}$	423,656	572,977	782,890	1,079,344
21	91,195.44	*102,693	115,945	131,237	46	435,499	591,419	811,543	1,123,770
$21\frac{1}{2}$	94,727.33	107,026	121,254	137,755	46 $\frac{1}{2}$	447,639	610,413	841,199	1,169,973
22	98,348.51	111,489	126,750	144,497	47	460,081	629,978	870,893	1,218,024
$22\frac{1}{2}$	*102,058	116,085	132,439	151,529	47 $\frac{1}{2}$	472,836	650,129	903,862	1,267,997
23	105,862	120,820	138,326	158,842	48	485,908	670,885	936,542	1,319,968
$23\frac{1}{2}$	109,760	125,696	144,419	166,448	48 $\frac{1}{2}$	499,308	692,264	970,573	1,374,019
24	113,757	130,719	150,726	174,355	49	513,043	714,283	1,005,995	1,430,232
$24\frac{1}{2}$	117,852	135,893	157,254	182,584	49 $\frac{1}{2}$	527,121	736,964	1,042,260	1,488,693
25	122,050	141,221	164,009	191,139	50	541,551	760,325	1,079,980	1,549,493

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{4}$	1,408.50	1,408.50	1,408.50	1,408.50	$25\frac{1}{2}$	142,148	164,049	192,377	225,041
1	2,852.21	2,859.26	2,866.33	2,873.34	26	147,110	171,409	200,519	235,451
$1\frac{1}{4}$	4,232.02	4,353.53	4,375.12	4,397.77	$26\frac{1}{2}$	152,196	177,960	208,945	246,278
2	5,848.82	5,892.64	5,936.75	5,981.14	27	157,410	184,707	217,667	257,538
$2\frac{1}{4}$	7,403.54	7,177.92	7,553.03	7,628.89	$27\frac{1}{2}$	162,753	191,657	226,694	269,248
3	8,997.13	9,110.76	9,225.89	9,342.55	28	168,231	198,815	236,037	281,426
$3\frac{1}{4}$	10,630.56	10,792.58	10,957.30	11,124.75	$28\frac{1}{2}$	173,845	206,188	245,707	294,092
4	12,304.82	12,524.86	12,749.30	12,978.24	29	179,600	213,782	255,715	307,264
$4\frac{1}{4}$	14,020.94	14,309.10	14,504.03	14,805.87	$29\frac{1}{2}$	185,498	221,604	266,073	320,963
5	15,779.96	16,146.87	16,523.67	16,910.60	30	191,544	229,661	276,791	335,210
$5\frac{1}{4}$	17,582.96	18,039.78	18,510.50	18,995.53	$30\frac{1}{2}$	197,741	237,959	287,788	350,027
6	19,431.04	19,989.47	20,566.86	21,163.85	31	204,093	246,506	299,372	365,436
$6\frac{1}{4}$	21,325.31	21,997.66	22,695.20	23,418.90	$31\frac{1}{2}$	210,604	255,310	311,259	381,462
7	23,266.95	24,066.09	24,898.04	25,764.16	32	217,278	264,378	323,561	398,129
$7\frac{1}{4}$	25,257.12	26,196.57	27,177.98	28,203.22	$32\frac{1}{2}$	224,118	273,718	336,294	415,463
8	27,297.05	28,390.97	29,537.70	30,739.85	33	231,130	283,338	349,473	433,490
$8\frac{1}{4}$	29,387.97	30,651.20	31,980.01	33,377.14	$33\frac{1}{2}$	238,316	293,246	363,113	452,238
9	31,531.17	32,979.13	34,507.82	36,121.56	34	245,483	303,452	377,231	471,736
$9\frac{1}{4}$	33,727.95	35,377.11	37,124.09	38,974.94	$34\frac{1}{2}$	253,233	313,964	391,842	492,014
10	35,979.65	37,846.92	39,821.93	41,942.42	35	260,973	324,792	406,965	513,103
$10\frac{1}{4}$	38,287.64	40,390.83	42,634.55	45,028.62	$35\frac{1}{2}$	268,905	335,944	422,618	535,036
11	40,653.33	43,011.06	45,535.26	48,238.26	36	277,037	347,431	438,818	557,846
$11\frac{1}{4}$	43,078.17	45,709.89	48,537.49	51,576.29	$36\frac{1}{2}$	285,371	359,262	455,365	581,568
12	45,563.61	48,489.68	51,644.80	55,047.84	37	293,914	371,449	472,939	606,239
$12\frac{1}{4}$	48,111.21	51,352.87	54,860.87	58,658.25	$37\frac{1}{2}$	302,670	384,001	490,900	631,897
13	50,722.49	54,301.96	58,189.50	62,413.08	38	311,645	396,929	509,480	658,582
$13\frac{1}{4}$	53,399.05	57,339.52	61,631.64	66,498.11	$38\frac{1}{2}$	320,845	409,245	528,731	686,333
14	56,142.53	60,468.20	65,500.35	70,379.33	39	330,275	423,961	548,645	715,195
$14\frac{1}{4}$	58,954.59	63,690.75	68,890.86	74,603.00	$39\frac{1}{2}$	339,940	438,089	569,256	745,212
15	61,836.96	67,009.97	72,710.54	78,995.62	40	349,847	452,640	590,588	776,428
$15\frac{1}{4}$	64,791.38	70,428.77	76,663.91	83,563.95	$40\frac{1}{2}$	360,001	467,528	612,667	808,894
16	67,819.67	73,950.14	80,755.65	88,315.01	41	371,310	483,065	635,519	842,658
$16\frac{1}{4}$	70,923.66	77,577.14	84,990.59	93,256.11	$41\frac{1}{2}$	381,079	498,965	659,171	877,773
17	74,105.25	81,312.95	89,373.77	98,394.85	42	389,015	515,343	683,655	914,293
$17\frac{1}{4}$	77,366.38	84,160.84	93,910.35	*103,739	$42\frac{1}{2}$	403,223	532,212	708,987	952,273
18	80,709.04	89,124.17	98,605.71	109,297	43	414,712	549,586	735,210	991,772
$18\frac{1}{4}$	84,135.27	93,206.39	*103,465	115,078	$43\frac{1}{2}$	426,489	567,482	762,351	1,032,852
19	87,647.15	97,411.08	108,495	121,089	44	438,559	585,913	790,441	1,075,574
$19\frac{1}{4}$	91,246.83	*101,742	113,701	127,263	$44\frac{1}{2}$	450,932	604,901	819,515	1,120,006
20	94,936.50	106,203	119,089	133,843	45	463,614	624,457	849,607	1,165,845
$20\frac{1}{4}$	98,718.41	110,797	124,666	140,606	$45\frac{1}{2}$	476,613	644,600	880,752	1,214,262
21	*102,595	115,530	130,437	147,638	46	489,936	665,356	912,986	1,264,241
$21\frac{1}{4}$	106,568	120,404	146,411	154,952	$46\frac{1}{2}$	503,593	686,715	946,349	1,316,201
22	110,641	125,425	142,594	162,559	47	517,592	708,725	980,880	1,370,277
$22\frac{1}{4}$	114,815	130,596	148,993	170,470	$47\frac{1}{2}$	531,940	731,395	1,016,619	1,426,496
23	119,094	135,922	155,617	178,697	48	546,650	754,746	1,053,610	1,484,964
$23\frac{1}{4}$	123,480	141,408	162,472	187,254	$48\frac{1}{2}$	561,722	778,796	1,091,894	1,545,771
24	127,976	147,059	169,567	196,152	49	577,173	803,569	1,131,519	1,609,011
$24\frac{1}{4}$	132,584	152,880	176,910	205,407	$49\frac{1}{2}$	593,011	829,084	1,172,531	1,674,780
25	137,307	158,874	184,511	214,462	50	609,245	855,365	1,214,978	1,743,179

TEN DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	1,565.00	1,565.00	1,565.00	1,565.00	25½	157,942	183,388	213,752	250,046
1	3,169.12	3,176.15	3,184.77	3,192.60	26	163,456	190,455	222,798	261,613
1½	4,813.35	4,837.26	4,861.24	4,885.30	26½	169,107	197,733	232,161	273,642
2	6,498.69	6,547.38	6,596.39	6,645.72	27	174,900	205,320	241,852	286,153
2½	8,226.15	8,308.80	8,392.26	8,476.54	27½	180,837	212,952	251,882	299,164
3	9,996.81	10,123.06	10,250.99	10,380.61	28	186,923	220,906	262,263	312,696
3½	11,811.73	11,991.75	12,174.77	12,360.83	28½	193,161	229,098	273,007	326,768
4	13,672.02	13,916.51	14,165.89	14,420.26	29	199,555	237,536	284,127	341,404
4½	15,578.82	15,899.00	16,226.70	16,562.07	29½	206,109	246,226	295,637	356,615
5	17,533.29	17,940.97	18,359.63	18,789.56	30	212,827	255,179	307,546	372,455
5½	19,536.62	20,044.20	20,567.22	21,106.14	30½	219,713	264,399	319,875	388,919
6	21,500.04	22,210.53	22,852.07	23,515.39	31	226,770	273,896	332,636	406,040
6½	23,644.79	24,441.84	25,216.89	26,021.00	31½	234,005	283,678	345,843	423,847
7	25,852.16	26,740.10	27,664.48	28,626.84	32	241,420	293,753	359,512	442,366
7½	28,033.47	29,107.30	30,197.74	31,336.91	32½	249,020	304,131	373,660	461,625
8	30,330.05	31,545.52	32,819.66	34,155.39	33	256,811	314,820	388,303	481,655
8½	32,653.30	34,056.88	35,533.35	37,086.61	33½	264,796	325,829	403,459	502,487
9	35,034.64	36,643.59	38,342.02	40,135.07	34	272,981	337,169	419,145	524,151
9½	37,475.50	39,307.90	41,248.99	43,305.47	34½	281,370	348,849	435,380	546,682
10	39,977.39	42,052.14	44,257.70	46,602.69	35	289,970	360,880	452,184	570,114
10½	42,541.82	44,878.70	47,371.72	50,031.80	35½	298,784	373,271	469,575	594,484
11	45,117.04	47,790.06	50,594.73	53,598.06	36	307,818	386,034	487,575	619,828
11½	47,864.63	50,788.76	53,930.55	57,306.99	36½	317,079	399,180	506,205	646,187
12	50,626.24	53,877.43	57,383.12	61,164.26	37	326,571	412,721	525,487	673,599
12½	53,456.90	57,058.75	60,956.53	65,175.84	37½	336,300	426,667	545,445	702,108
13	56,358.32	60,335.51	64,655.00	69,347.87	38	346,273	441,032	566,100	731,757
13½	59,332.28	63,710.58	68,482.93	73,686.78	38½	356,495	455,828	587,479	762,593
14	62,380.59	67,186.89	72,444.83	78,199.25	39	366,972	471,068	609,605	794,661
14½	65,505.10	70,767.50	76,545.40	82,892.22	39½	377,711	486,765	632,506	828,013
15	68,707.73	74,455.53	80,789.49	87,772.91	40	388,719	502,933	656,209	862,698
15½	71,990.42	78,254.19	85,182.12	92,848.83	40½	400,002	519,586	680,742	898,771
16	75,355.18	82,166.82	89,728.50	98,127.78	41	411,567	536,739	706,133	936,287
16½	78,804.06	86,196.82	94,433.99	*103,618	41½	423,421	554,406	732,412	975,304
17	82,339.17	90,347.73	99,304.18	109,328	42	435,572	572,603	759,612	1,015,881
17½	85,962.64	94,623.16	*104,345	115,266	42½	448,026	591,346	787,763	1,058,081
18	89,676.71	99,026.85	109,562	121,441	43	460,792	610,652	816,900	1,101,969
18½	93,483.63	*103,563	114,962	127,864	43½	473,876	630,536	847,056	1,147,613
19	97,385.72	108,235	120,550	134,544	44	487,288	651,017	878,268	1,195,082
19½	*101,385	113,047	126,334	141,490	44½	501,036	672,113	910,573	1,244,451
20	105,485	118,003	132,321	148,715	45	515,126	693,841	944,008	1,295,784
20½	109,687	123,108	138,517	156,229	45½	529,570	716,222	978,613	1,349,180
21	113,994	128,366	144,931	164,043	46	544,371	739,273	1,014,429	1,404,712
21½	118,409	133,782	151,568	172,169	46½	559,548	763,017	1,051,499	1,462,466
22	122,934	139,361	158,438	180,621	47	575,102	787,472	1,089,867	1,522,529
22½	127,573	145,107	165,548	189,411	47½	591,044	812,661	1,129,977	1,584,996
23	132,327	151,025	172,908	198,552	48	607,386	838,606	1,170,777	1,649,960
23½	137,200	157,121	180,524	208,060	48½	624,135	865,329	1,213,216	1,717,524
24	142,195	163,399	188,408	217,947	49	641,304	892,854	1,257,244	1,787,790
24½	147,315	169,866	196,567	228,230	49½	658,901	921,205	1,302,812	1,860,866
25	152,563	176,527	205,012	238,924	50	676,939	950,406	1,349,976	1,936,866

FIFTEEN DOLLARS PER DAY.

61

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	2,347.50	2,347.50	2,347.50	2,347.50	25½	236,913	275.081	320,628	375,069
1½	4,753.69	4,765.42	4,777.16	4,788.90	26	245,188	285,681	334,198	392,419
2	7,220.03	7,255.89	7,291.86	7,327.96	26½	253,660	296,599	348,242	410,463
2½	9,748.03	9,821.06	9,894.58	9,968.57	27	262,349	307,847	362,778	429,229
3	12,339.23	12,463.20	12,588.39	12,714.82	27½	271,255	319,428	377,823	436,746
3½	14,995.21	15,184.59	15,376.48	15,570.91	28	280,384	331,358	393,394	469,043
4	17,717.59	17,977.63	18,262.16	18,541.25	28½	289,741	343,646	409,510	490,153
4½	20,508.03	20,874.76	21,248.83	21,630.40	29	299,332	356,303	426,191	512,106
5	23,368.23	23,848.50	24,340.04	24,843.11	29½	309,163	369,340	443,455	534,938
5½	26,299.94	26,711.46	27,539.45	28,184.34	30	319,240	382,767	461,319	558,683
6	29,304.94	30,066.30	30,850.82	31,659.21	30½	329,568	396,598	479,813	583,378
6½	32,585.06	33,315.79	34,278.10	35,273.09	31	340,155	410,843	498,954	609,061
7	35,542.19	36,722.76	37,825.34	39,031.50	31½	351,006	425,516	518,764	635,770
7½	38,778.24	40,110.15	41,496.72	42,940.26	32	362,129	440,629	539,269	663,549
8	42,095.20	43,660.95	45,296.61	47,005.37	32½	373,530	456,196	560,491	692,438
8½	45,495.08	47,318.28	49,229.49	51,233.09	33	385,216	478,229	582,455	722,483
9	48,979.95	51,085.33	53,300.02	55,629.91	33½	397,193	488,743	605,189	753,730
9½	52,551.95	54,965.39	57,512.02	60,202.21	34	409,471	505,753	628,718	786,227
10	56,213.25	58,961.85	61,873.48	64,958.21	34½	422,055	523,276	653,070	820,023
10½	59,966.08	63,078.20	66,668.55	69,904.04	35	434,954	540,119	678,275	855,172
11	63,812.74	67,348.05	71,057.58	75,047.70	35½	448,175	558,066	704,363	891,726
11½	67,755.55	71,683.95	75,892.10	80,397.09	36	461,727	579,051	731,363	929,743
12	71,796.94	76,183.14	80,895.82	85,960.48	36½	475,618	598,770	759,308	969,280
12½	75,939.37	80,816.31	86,074.67	91,746.40	37	489,856	619,081	788,231	1,010,398
13	80,185.35	85,588.12	91,434.79	97,769.75	37½	505,450	640,000	818,168	1,053,162
13½	84,537.48	90,803.27	96,982.51	*104,022	38	519,404	661,548	849,150	1,097,636
14	88,998.42	95,565.86	*102,724	110,530	38½	534,741	683,742	881,218	1,143,889
14½	93,793.08	*100,780	108,667	117,299	39	550,457	706,602	914,408	1,191,992
15	98,257.65	106,151	114,818	124,338	39½	566,566	730,147	948,760	1,242,019
15½	*103,162	111,683	121,184	131,659	40	583,078	754,399	984,314	1,294,047
16	107,986	117,381	127,773	139,273	40½	600,002	779,379	1,021,112	1,338,157
16½	113,033	123,250	134,593	147,192	41	617,350	805,108	1,059,199	1,404,431
17	118,206	129,295	141,650	155,427	41½	635,131	831,608	1,098,618	1,462,955
17½	123,509	135,522	148,956	163,991	42	653,357	858,904	1,139,417	1,523,821
18	128,944	141,935	156,527	172,899	42½	672,038	887,019	1,181,644	1,587,121
18½	134,515	148,540	164,343	182,162	43	691,187	915,977	1,225,350	1,652,954
19	140,225	155,344	172,442	191,796	43½	710,814	945,804	1,270,784	1,721,419
19½	146,079	162,352	180,825	201,815	44	730,932	976,525	1,317,402	1,792,624
20	152,078	169,570	189,502	212,235	44½	751,553	1,008,168	1,365,859	1,866,676
20½	158,227	177,004	198,482	223,072	45	772,689	1,040,761	1,416,011	1,943,676
21	164,531	184,662	207,776	234,343	45½	794,354	1,074,332	1,467,919	2,023,770
21½	170,991	192,552	217,396	246,064	46	816,560	1,108,910	1,521,644	2,107,068
22	177,614	200,673	227,352	258,254	46½	839,323	1,145,240	1,577,249	2,191,699
22½	184,402	209,041	237,651	270,932	47	862,652	1,181,208	1,634,800	2,283,794
23	191,359	217,660	248,322	284,116	47½	886,566	1,208,992	1,694,366	2,377,493
23½	198,491	226,537	259,361	297,819	48	911,078	1,257,910	1,756,016	2,474,941
24	205,800	235,681	270,786	312,089	48½	936,202	1,297,994	1,819,824	2,576,286
24½	213,293	245,099	282,611	326,950	49	961,954	1,339,281	1,885,865	2,681,685
25	220,973	254,799	294,850	342,345	49½	988,351	1,384,807	1,954,218	2,791,300
25½	228,845	264,791	307,518	358,386	50	1,015,407	1,425,606	2,024,963	2,905,299

TWENTY DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	3,130.00	3,130.00	3,130.00	3,130.00	$25\frac{1}{2}$	315,884	366,776	427,504	500,092
1	6,338.25	6,350.90	6,369.55	6,385.20	26	326,911	380,909	445,597	523,226
$1\frac{1}{2}$	9,626.71	9,675.52	9,722.48	9,770.61	$26\frac{1}{2}$	338,214	395,466	464,323	547,285
2	12,997.37	13,094.75	13,192.77	13,291.43	27	349,799	410,460	483,704	572,306
$2\frac{1}{2}$	16,452.31	16,617.60	16,784.52	16,953.09	$27\frac{1}{2}$	361,674	425,904	503,764	598,328
3	19,993.62	20,246.12	20,501.98	20,761.21	28	373,846	441,811	524,526	625,391
$3\frac{1}{2}$	23,673.46	23,983.51	24,349.55	24,721.66	$28\frac{1}{2}$	386,322	458,196	546,014	653,537
4	27,374.04	27,833.01	28,331.78	28,840.53	29	399,110	475,071	568,254	682,808
$4\frac{1}{2}$	31,157.64	31,798.00	32,453.39	33,124.15	$29\frac{1}{2}$	412,218	492,454	591,273	713,251
5	35,066.58	35,881.94	36,719.26	37,579.12	30	425,654	510,357	615,092	744,911
$5\frac{1}{2}$	39,073.25	40,088.40	41,134.43	42,212.28	$30\frac{1}{2}$	439,425	528,798	639,750	777,837
6	43,180.08	44,421.05	45,704.14	47,030.77	31	453,541	547,792	665,271	812,081
$6\frac{1}{2}$	47,389.68	48,883.68	50,433.78	52,042.00	$31\frac{1}{2}$	468,009	567,356	691,686	847,694
7	51,704.32	53,480.19	55,328.97	57,253.68	32	482,839	587,606	719,025	884,732
$7\frac{1}{2}$	56,169.30	58,214.60	60,395.49	62,673.83	$32\frac{1}{2}$	498,040	608,262	747,321	923,251
8	60,660.10	63,091.04	65,639.32	68,310.78	33	513,621	629,639	776,607	963,311
$8\frac{1}{2}$	65,306.61	68,113.77	71,066.70	74,173.21	$33\frac{1}{2}$	529,592	651,659	806,918	1,004,973
9	70,069.27	73,287.18	76,684.03	80,270.14	34	545,962	674,338	838,290	1,048,302
$9\frac{1}{2}$	74,974.09	78,610.95	82,497.97	86,610.95	$34\frac{1}{2}$	562,741	697,698	870,761	1,093,364
10	79,954.78	84,104.27	88,515.40	93,205.39	35	579,929	721,759	904,367	1,140,229
$10\frac{1}{2}$	85,083.65	89,757.40	94,743.44	* 100,064	$35\frac{1}{2}$	597,568	746,542	939,150	1,188,968
11	90,340.74	95,580.12	* 101,189	107,196	36	615,627	772,068	975,150	1,239,657
$11\frac{1}{2}$	95,729.26	* 101,578	107,861	114,614	$36\frac{1}{2}$	634,158	798,361	1,012,411	1,292,373
12	* 101,253	107,755	114,765	122,328	37	653,142	825,441	1,050,975	1,347,198
$12\frac{1}{2}$	106,914	114,117	121,731	130,352	$37\frac{1}{2}$	672,600	853,335	1,090,889	1,404,216
13	112,717	120,671	129,329	138,696	38	692,545	882,065	1,132,200	1,463,515
$13\frac{1}{2}$	118,665	127,421	136,985	147,374	$38\frac{1}{2}$	712,989	911,657	1,174,957	1,525,185
14	124,761	134,374	144,910	156,399	39	733,944	942,136	1,219,211	1,589,323
$14\frac{1}{2}$	131,010	141,535	153,111	165,784	$39\frac{1}{2}$	755,422	973,530	1,265,013	1,656,026
15	137,415	148,911	161,600	175,546	40	777,438	1,005,866	1,312,418	1,725,397
$15\frac{1}{2}$	143,981	156,508	170,364	185,698	$40\frac{1}{2}$	800,004	1,039,172	1,361,483	1,797,542
16	150,710	164,334	179,457	196,256	41	823,134	1,073,477	1,412,265	1,872,574
$16\frac{1}{2}$	157,608	172,394	188,868	207,236	$41\frac{1}{2}$	846,842	1,108,812	1,464,824	1,950,607
17	164,678	180,695	198,608	218,655	42	871,143	1,145,206	1,519,223	2,031,761
$17\frac{1}{2}$	171,925	189,246	208,690	230,531	$42\frac{1}{2}$	896,052	1,182,692	1,575,526	2,116,162
18	179,353	198,054	219,124	242,883	43	921,583	1,221,303	1,633,799	2,203,938
$18\frac{1}{2}$	186,967	207,125	229,923	255,728	$43\frac{1}{2}$	947,753	1,261,072	1,694,112	2,295,226
19	194,771	216,469	241,100	269,087	44	974,577	1,302,024	1,756,536	2,390,165
$19\frac{1}{2}$	202,671	226,093	252,669	282,981	$44\frac{1}{2}$	1,002,071	1,344,225	1,821,145	2,488,901
20	210,970	236,006	264,642	297,440	45	1,030,253	1,387,682	1,888,015	2,591,568
$20\frac{1}{2}$	219,374	246,216	277,035	312,457	$45\frac{1}{2}$	1,059,139	1,432,444	1,957,226	2,698,360
21	227,989	256,723	289,861	328,085	46	1,088,748	1,478,547	2,028,859	2,809,435
$21\frac{1}{2}$	236,818	267,545	303,136	344,339	$46\frac{1}{2}$	1,119,096	1,526,033	2,102,999	2,924,932
22	245,869	278,722	316,876	361,242	47	1,150,204	1,574,934	2,179,734	3,045,059
$22\frac{1}{2}$	255,145	290,213	331,097	378,822	$47\frac{1}{2}$	1,182,089	1,625,322	2,259,154	3,169,991
23	264,654	302,050	345,802	397,105	48	1,214,771	1,677,212	2,341,355	3,299,821
$23\frac{1}{2}$	274,400	314,241	361,049	416,119	48	1,248,270	1,730,659	2,426,432	3,435,048
24	284,390	326,798	376,815	435,894	49	1,282,607	1,785,709	2,514,487	3,575,580
$24\frac{1}{2}$	294,630	339,732	393,134	456,460	$49\frac{1}{2}$	1,317,802	1,842,410	2,605,624	3,721,733
25	305,126	353,054	410,023	477,848	50	1,353,877	1,900,812	2,699,951	3,873,732

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
1	3,912.50	3,912.50	3,912.50	3,912.50	25½	394,855	458,470	534,380	625,115
1½	7,922.81	7,942.37	7,961.94	7,981.50	26	408,639	476,136	556,997	654,032
2	12,033.38	12,093.15	12,108.11	12,213.26	26½	422,768	494,333	580,404	684,106
2½	16,246.72	16,318.44	16,490.96	16,614.29	27	437,250	513,025	604,630	715,382
3	20,565.39	20,771.99	20,980.65	21,191.36	27½	452,093	532,380	629,705	727,910
3½	24,692.02	25,307.65	25,627.47	25,951.52	28	467,308	552,264	655,657	781,739
4	29,529.32	29,979.38	30,436.93	30,902.08	28½	482,903	572,745	682,517	816,921
4½	34,180.05	34,791.26	35,414.72	36,050.66	29	498,888	593,839	710,318	853,510
5	38,947.05	39,747.50	40,566.74	41,405.18	29½	515,273	615,567	739,092	891,563
5½	43,833.23	44,852.43	45,899.08	46,973.89	30	532,067	632,947	768,865	931,138
6	48,841.56	50,110.50	51,418.04	52,765.35	30½	549,281	660,997	799,688	972,296
6½	54,975.10	55,526.32	57,130.17	58,788.46	31	566,926	684,740	831,589	1,015,101
7	59,236.98	61,204.61	63,042.23	65,052.50	31½	585,011	709,195	864,607	1,059,617
7½	64,630.40	66,850.24	69,161.21	71,567.10	32	603,549	734,383	893,781	1,105,915
8	70,158.66	72,768.25	75,494.35	78,342.29	32½	622,550	760,327	934,151	1,154,064
8½	75,825.15	78,863.80	82,049.15	85,388.48	33	642,027	787,049	970,759	1,204,139
9	81,633.26	85,142.21	88,833.37	92,715.52	33½	661,990	814,573	1,008,648	1,256,217
9½	87,586.59	91,608.98	95,855.04	*100,338	34	682,452	842,923	1,047,863	1,300,378
10	93,688.75	98,269.75	*103,122	108,264	34½	703,426	872,123	1,088,451	1,356,706
10½	99,943.47	*105,130	111,144	116,507	35	724,924	900,109	1,130,459	1,425,286
11	*106,355	112,247	118,429	125,080	35½	746,960	930,178	1,173,938	1,486,210
11½	112,926	119,475	126,487	133,995	36	769,546	965,086	1,218,938	1,549,571
12	119,662	126,972	134,826	143,267	36½	792,697	997,951	1,265,513	1,615,466
12½	126,566	134,694	143,458	152,911	37	816,427	1,031,802	1,313,719	1,683,998
13	133,642	142,647	152,391	162,940	37½	840,750	1,066,668	1,363,611	1,755,270
13½	140,896	151,339	161,638	172,369	38	865,557	1,102,581	1,415,250	1,829,393
14	148,331	159,276	171,207	184,217	38½	891,236	1,139,571	1,468,696	1,906,482
14½	155,951	167,967	181,112	195,498	39	917,429	1,177,670	1,524,033	1,986,653
15	163,763	176,914	191,364	207,231	39½	944,278	1,216,913	1,581,266	2,070,032
15½	171,769	186,139	201,974	219,432	40	971,797	1,257,333	1,640,523	2,156,746
16	179,976	195,635	212,955	232,122	40½	1,000,005	1,298,965	1,701,854	2,246,928
16½	188,388	205,418	224,321	245,319	41	1,028,917	1,341,847	1,765,331	2,340,718
17	197,010	215,492	236,085	259,045	41½	1,058,553	1,386,015	1,831,030	2,438,259
17½	205,838	225,869	248,260	273,319	42	1,088,929	1,431,508	1,899,029	2,539,702
18	214,907	236,558	260,862	288,164	42½	1,120,065	1,478,365	1,967,407	2,645,202
18½	224,192	247,567	273,905	303,603	43	1,151,979	1,526,629	2,042,249	2,754,923
19	233,709	258,907	287,404	319,660	43½	1,184,691	1,516,340	2,117,640	2,869,932
19½	243,464	270,586	301,376	336,359	44	1,218,221	1,627,543	2,195,670	2,987,706
20	253,463	282,616	315,836	353,726	44½	1,252,589	1,680,282	2,276,431	3,111,127
20½	263,712	295,007	330,803	371,787	45	1,287,816	1,734,603	2,360,019	3,239,459
21	274,218	307,770	346,294	390,571	45½	1,323,924	1,790,555	2,446,532	3,372,950
21½	212,850	320,921	362,326	410,107	46	1,360,934	1,848,372	2,536,073	3,511,781
22	296,023	334,456	378,920	430,423	46½	1,398,870	1,907,541	2,628,748	3,656,165
22½	307,336	348,402	396,095	451,553	47	1,437,755	1,968,680	2,724,667	3,806,324
23	318,932	362,760	413,871	473,527	47½	1,477,611	2,031,684	2,823,943	3,962,489
23½	330,818	377,562	432,269	496,381	48	1,518,464	2,096,515	2,926,693	4,124,901
24	343,001	392,301	451,311	520,149	48½	1,560,338	2,163,323	3,033,040	4,293,810
24½	355,488	408,498	471,019	544,917	49	1,603,258	2,232,170	3,143,109	4,469,475
25	368,288	424,665	491,417	570,574	49½	1,647,253	2,308,012	3,257,030	4,652,166
25½	381,408	441,318	512,549	597,310	50	1,692,347	2,376,015	3,374,939	4,842,165

THIRTY DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	4,695.00	4,695.00	4,695.00	4,695.00	25 $\frac{1}{2}$	473,826	550,164	641,257	750,138
1	9,507.37	9,530.85	9,554.32	9,577.80	26	490,367	571,364	668,395	784,838
1 $\frac{1}{2}$	14,440.06	13,511.78	14,583.73	14,655.91	26 $\frac{1}{2}$	507,321	593,200	696,484	820,927
2	19,496.06	19,642.13	19,789.16	19,937.15	27	524,699	615,691	725,556	858,459
2 $\frac{1}{2}$	24,678.66	24,926.39	25,176.78	25,429.63	27 $\frac{1}{2}$	542,512	638,856	755,646	897,492
3	29,990.42	30,369.18	30,752.96	31,141.82	28	560,769	662,717	786,788	938,087
3 $\frac{1}{2}$	35,435.18	35,975.26	36,524.32	37,082.49	28 $\frac{1}{2}$	579,484	687,293	819,021	980,305
4	41,016.06	41,749.52	42,497.67	43,260.79	29	598,666	712,607	852,382	1,024,213
4 $\frac{1}{2}$	46,736.47	47,697.00	48,680.09	49,686.22	29 $\frac{1}{2}$	618,327	738,680	886,910	1,069,876
5	52,599.88	53,822.91	55,078.89	56,368.67	30	638,481	755,536	922,638	1,177,366
5 $\frac{1}{2}$	58,609.87	60,132.60	61,701.65	63,418.42	30 $\frac{1}{2}$	659,138	793,200	959,625	1,166,756
6	64,770.12	66,631.58	68,556.21	70,546.16	31	680,311	821,688	996,907	1,218,121
6 $\frac{1}{2}$	71,084.37	73,325.53	75,650.68	78,063.00	31 $\frac{1}{2}$	702,014	851,036	1,037,529	1,271,541
7	77,556.48	80,220.29	82,993.45	86,880.52	32	724,259	881,260	1,078,537	1,327,097
7 $\frac{1}{2}$	84,190.40	87,321.90	90,593.22	94,010.74	32 $\frac{1}{2}$	747,061	912,392	1,120,981	1,384,876
8	90,990.16	94,636.56	98,458.98	*102,466	33	770,432	944,459	1,164,910	1,444,966
8 $\frac{1}{2}$	97,959.91	*102,171	*106,600	111,260	33 $\frac{1}{2}$	794,388	977,488	1,210,377	1,507,460
9	*105,104	109,931	115,026	120,405	34	818,943	1,011,151	1,259,436	1,572,454
9 $\frac{1}{2}$	112,446	117,924	123,747	129,916	34 $\frac{1}{2}$	844,111	1,046,548	1,306,141	1,640,047
10	119,932	126,156	132,773	139,808	35	869,909	1,080,639	1,356,551	1,710,344
10 $\frac{1}{2}$	127,625	134,636	142,115	150,095	35 $\frac{1}{2}$	896,352	1,119,813	1,408,725	1,783,452
11	135,511	143,370	151,784	160,794	36	923,455	1,158,103	1,462,725	1,859,485
11 $\frac{1}{2}$	143,594	152,366	161,792	171,921	36 $\frac{1}{2}$	951,237	1,197,541	1,518,616	1,938,560
12	151,879	161,632	172,149	183,493	37	979,713	1,238,162	1,576,462	2,020,799
12 $\frac{1}{2}$	160,371	171,175	182,870	195,528	37 $\frac{1}{2}$	1,008,901	1,280,003	1,636,334	2,106,324
13	169,075	181,007	193,965	208,044	38	1,038,818	1,323,097	1,698,300	2,195,272
13 $\frac{1}{2}$	177,991	191,132	205,449	221,060	38 $\frac{1}{2}$	1,069,484	1,367,487	1,762,436	2,287,778
14	187,142	201,561	217,334	234,598	39	1,100,916	1,413,204	1,828,816	2,383,984
14 $\frac{1}{2}$	196,515	212,302	229,636	247,677	39 $\frac{1}{2}$	1,133,133	1,460,286	1,897,520	2,484,038
15	206,123	223,367	242,368	263,319	40	1,166,157	1,508,799	1,968,628	2,588,095
15 $\frac{1}{2}$	215,971	234,763	255,546	277,546	40 $\frac{1}{2}$	1,200,006	1,558,758	2,042,225	2,696,314
16	226,066	246,500	269,185	294,383	41	1,234,701	1,610,216	2,118,398	2,808,861
16 $\frac{1}{2}$	236,412	258,590	283,301	310,854	41 $\frac{1}{2}$	1,270,263	1,663,218	2,197,236	2,925,911
17	247,017	271,043	297,913	327,982	42	1,296,715	1,717,809	2,278,835	3,047,642
17 $\frac{1}{2}$	257,888	283,869	313,034	345,797	42 $\frac{1}{2}$	1,344,078	1,774,038	2,363,289	3,174,243
18	269,030	297,082	328,686	364,324	43	1,382,375	1,831,955	2,450,699	3,305,907
18 $\frac{1}{2}$	280,451	310,688	344,885	383,592	43 $\frac{1}{2}$	1,421,629	1,891,608	2,541,117	3,442,849
19	292,157	324,704	361,651	403,631	44	1,461,865	1,953,051	2,634,804	3,585,247
19 $\frac{1}{2}$	304,156	339,140	379,003	424,471	44 $\frac{1}{2}$	1,503,107	2,016,338	2,731,718	3,733,352
20	316,455	354,049	396,964	446,145	45	1,545,379	2,081,523	2,832,023	3,887,351
20 $\frac{1}{2}$	329,060	369,324	415,552	468,686	45 $\frac{1}{2}$	1,588,709	2,148,665	2,935,838	4,047,540
21	341,983	385,099	434,792	492,128	46	1,633,121	2,217,820	3,043,288	4,214,117
21 $\frac{1}{2}$	355,227	401,347	454,704	516,508	46 $\frac{1}{2}$	1,678,644	2,289,050	3,154,498	4,387,397
22	368,803	418,082	475,314	541,863	47	1,725,306	2,362,417	3,269,600	4,567,588
22 $\frac{1}{2}$	382,718	435,320	496,645	568,233	47 $\frac{1}{2}$	1,773,133	2,437,984	3,388,731	4,754,987
23	396,981	453,074	518,723	595,657	48	1,822,157	2,515,819	3,512,032	4,949,881
23 $\frac{1}{2}$	411,601	471,362	541,573	624,179	48 $\frac{1}{2}$	1,872,405	2,595,988	3,639,648	5,152,572
24	426,586	490,197	565,223	653,841	49	1,923,911	2,678,563	3,771,731	5,363,370
24 $\frac{1}{2}$	441,945	509,598	589,701	684,689	49 $\frac{1}{2}$	1,976,703	2,763,615	3,908,436	5,582,599
25	457,689	529,581	615,035	716,772	50	2,030,816	2,851,218	4,049,927	5,810,598

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	5,477.50	5,477.50	5,477.50	5,477.50	25 $\frac{1}{2}$	552,797	641,858	748,133	875,121
1	11,091.84	11,119.32	11,146.71	11,174.10	26	572,095	666,591	779,794	915,645
1 $\frac{1}{2}$	16,846.74	16,930.40	17,014.35	17,098.56	26 $\frac{1}{2}$	591,875	692,066	812,565	957,750
2	22,745.40	22,765.82	23,087.35	23,260.01	27	612,149	718,306	846,482	1,001,535
2 $\frac{1}{2}$	27,781.53	29,080.79	29,372.91	29,667.91	27 $\frac{1}{2}$	632,930	745,332	883,587	1,047,074
3	34,988.82	35,430.71	35,878.41	36,332.12	28	654,231	773,170	917,920	1,094,435
3 $\frac{1}{2}$	41,341.04	41,971.14	42,611.70	43,262.91	28 $\frac{1}{2}$	676,064	801,842	955,524	1,148,690
4	47,852.07	48,707.77	49,580.61	50,470.82	29	698,443	831,345	994,445	1,194,915
4 $\frac{1}{2}$	54,525.88	55,646.50	56,793.44	57,967.26	29 $\frac{1}{2}$	721,381	861,794	1,034,728	1,248,189
5	61,366.52	62,793.40	64,258.71	65,763.45	30	744,894	893,125	1,076,420	1,303,094
5 $\frac{1}{2}$	68,378.19	70,154.70	71,985.26	73,871.50	30 $\frac{1}{2}$	768,994	925,396	1,119,063	1,361,215
6	75,565.14	77,736.84	79,982.24	82,303.85	31	793,696	958,156	1,164,225	1,421,141
6 $\frac{1}{2}$	82,831.77	85,546.45	88,259.12	91,073.50	31 $\frac{1}{2}$	819,016	992,872	1,210,450	1,483,474
7	90,482.56	93,590.34	96,825.69	*100,194	32	844,969	1,028,136	1,258,294	1,548,280
7 $\frac{1}{2}$	98,222.13	*101,876	*105,692	109,679	32 $\frac{1}{2}$	871,571	1,064,458	1,307,811	1,615,689
8	*106,155	110,409	114,869	119,544	33	898,837	1,101,869	1,359,062	1,685,794
8 $\frac{1}{2}$	114,287	119,194	124,367	129,803	33 $\frac{1}{2}$	926,786	1,140,402	1,412,607	1,758,703
9	122,621	128,251	134,197	140,473	34	955,433	1,180,092	1,467,003	1,834,929
9 $\frac{1}{2}$	131,164	137,578	144,371	151,569	34 $\frac{1}{2}$	984,796	1,221,122	1,523,831	1,913,888
10	139,920	147,182	154,902	163,109	35	1,014,894	1,263,079	1,582,642	1,995,401
10 $\frac{1}{2}$	148,896	157,075	165,801	175,111	35 $\frac{1}{2}$	1,045,744	1,306,449	1,643,513	2,080,694
11	158,096	167,265	177,082	187,588	36	1,077,365	1,351,120	1,706,512	2,169,990
11 $\frac{1}{2}$	167,503	177,761	188,757	200,574	36 $\frac{1}{2}$	1,109,776	1,397,130	1,771,718	2,261,653
12	177,169	188,571	200,841	214,075	37	1,142,998	1,444,522	1,839,206	2,357,597
12 $\frac{1}{2}$	187,099	199,706	213,348	228,115	37 $\frac{1}{2}$	1,177,051	1,493,336	1,912,556	2,457,378
13	197,254	211,174	226,293	242,718	38	1,211,954	1,543,613	1,981,350	2,561,151
13 $\frac{1}{2}$	207,663	222,987	239,190	257,904	38 $\frac{1}{2}$	1,247,731	1,595,399	2,056,175	2,669,074
14	218,332	235,154	253,557	273,697	39	1,284,402	1,648,738	2,133,619	2,781,315
14 $\frac{1}{2}$	229,268	247,686	267,959	290,123	39 $\frac{1}{2}$	1,321,989	1,703,678	2,213,773	2,898,045
15	240,477	260,594	282,748	307,205	40	1,360,516	1,760,266	2,297,232	3,019,444
15 $\frac{1}{2}$	251,966	273,897	298,137	324,971	40 $\frac{1}{2}$	1,400,007	1,818,551	2,382,595	3,145,700
16	263,743	287,584	314,050	343,447	41	1,440,484	1,878,585	2,471,464	3,277,005
16 $\frac{1}{2}$	275,814	301,689	330,519	362,663	41 $\frac{1}{2}$	1,481,974	1,940,921	2,563,443	3,413,562
17	286,187	316,217	347,565	382,647	42	1,524,501	2,004,111	2,658,640	3,555,582
17 $\frac{1}{2}$	300,869	331,181	365,207	403,430	42 $\frac{1}{2}$	1,568,091	2,069,711	2,757,170	3,703,283
18	313,868	346,594	383,467	425,045	43	1,612,771	2,137,180	2,859,149	3,856,892
18 $\frac{1}{2}$	327,193	362,469	402,365	447,524	43 $\frac{1}{2}$	1,658,567	2,206,876	2,964,747	4,016,645
19	340,850	378,821	421,927	470,902	44	1,705,509	2,278,560	3,073,938	4,182,789
19 $\frac{1}{2}$	354,849	395,663	442,171	495,216	44 $\frac{1}{2}$	1,753,624	2,352,394	3,187,004	4,355,578
20	369,197	413,010	463,124	520,502	45	1,802,942	2,428,444	3,304,026	4,535,243
20 $\frac{1}{2}$	383,905	430,878	484,811	546,800	45 $\frac{1}{2}$	1,853,493	2,506,776	3,425,145	4,722,130
21	398,985	449,282	507,257	574,149	46	1,905,308	2,587,457	3,550,502	4,916,493
21 $\frac{1}{2}$	414,432	468,243	530,488	602,593	46 $\frac{1}{2}$	1,958,419	2,670,558	3,680,247	5,118,630
22	430,270	487,763	554,532	632,174	47	2,012,856	2,756,153	3,814,034	5,328,853
22 $\frac{1}{2}$	446,504	507,873	579,419	662,938	47 $\frac{1}{2}$	2,068,655	2,844,315	3,953,519	5,547,485
23	463,145	528,587	605,176	694,933	48	2,125,849	2,935,122	4,097,371	5,774,862
23 $\frac{1}{2}$	480,200	549,922	631,835	728,208	48 $\frac{1}{2}$	2,184,473	3,027,653	4,246,256	6,011,334
24	497,683	571,897	659,427	762,764	49	2,244,562	3,124,990	4,400,353	6,257,263
24 $\frac{1}{2}$	515,603	594,531	687,984	798,804	49 $\frac{1}{2}$	2,306,154	3,224,217	4,559,842	6,513,033
25	533,976	612,845	717,506	836,734	50	2,369,285	3,326,412	4,724,924	6,779,031

FORTY DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	6,260.00	6,260.00	6,260.00	6,260.00	$25\frac{1}{2}$	631,768	733,552	865,009	1,000,144
1	12,676.50	12,707.80	12,739.10	12,770.40	26	653,823	761,818	891,194	1,046,451
$1\frac{1}{2}$	19,253.51	19,349.03	19,444.96	19,541.22	$26\frac{1}{2}$	676,428	790,933	928,646	1,094,569
2	25,994.75	26,189.51	26,385.54	26,582.87	27	699,599	820,921	967,408	1,144,612
$2\frac{1}{2}$	32,904.62	33,235.19	33,569.14	33,906.18	$27\frac{1}{2}$	723,349	851,808	1,007,528	1,196,656
3	39,987.23	40,492.25	41,003.95	41,522.43	28	757,692	883,623	1,059,051	1,250,783
$3\frac{1}{2}$	47,246.91	47,967.01	48,699.09	49,443.32	$28\frac{1}{2}$	772,645	916.391	1,092,028	1,307,074
4	54,688.09	55,666.02	56,663.56	57,681.06	29	798,221	951,142	1,136,509	1,365,617
$4\frac{1}{2}$	62,315.29	63,596.00	64,906.78	66,248.30	$29\frac{1}{2}$	824,436	984,907	1,182,547	1,426,501
5	70,133.17	71,763.88	73,438.52	75,158.23	30	851,307	1,020,715	1,230,184	1,489,822
$5\frac{1}{2}$	78,146.50	80,176.80	82,268.87	84,424.56	$30\frac{1}{2}$	878,850	1,057,596	1,279,500	1,555,674
6	86,360.16	88,842.11	91,408.28	94,061.54	31	907,081	1,095,594	1,330,543	1,624,161
$6\frac{1}{2}$	94,779.17	97,767.37	*180,868	*104,084	$31\frac{1}{2}$	936,018	1,134,611	1,383,372	1,695,388
7	*104,408	*106,960	110,658	114,507	32	965,679	1,175,013	1,438,050	1,769,463
$7\frac{1}{2}$	112,254	116,429	120,791	125,348	$32\frac{1}{2}$	996,081	1,216,523	1,494,642	1,846,502
8	121,320	126,182	131,279	136,622	33	1,027,242	1,259,279	1,553,214	1,926,622
$8\frac{1}{2}$	130,613	136,228	142,133	148,346	$33\frac{1}{2}$	1,059,184	1,303,317	1,613,836	2,009,947
9	140,139	146,574	153,368	160,540	34	1,091,923	1,348,677	1,676,580	2,096,605
$9\frac{1}{2}$	149,902	157,232	164,996	173,223	$34\frac{1}{2}$	1,125,481	1,395,387	1,741,521	2,186,729
10	159,909	168,209	177,031	186,411	35	1,159,879	1,443,519	1,808,734	2,280,458
$10\frac{1}{2}$	170,167	179,505	189,487	200,127	$35\frac{1}{2}$	1,195,146	1,493,084	1,878,300	2,377,936
11	180,681	191,160	202,379	214,392	36	1,231,274	1,544,137	1,950,301	2,479,314
$11\frac{1}{2}$	191,459	203,155	215,722	229,228	$36\frac{1}{2}$	1,268,316	1,596,721	2,026,822	2,584,746
12	202,505	215,510	229,532	244,657	37	1,306,284	1,650,883	2,101,950	2,694,396
$12\frac{1}{2}$	213,828	228,235	243,826	260,703	$37\frac{1}{2}$	1,345,201	1,706,669	2,181,778	2,808,432
13	225,433	241,342	258,620	277,391	38	1,385,091	1,764,129	2,266,400	2,927,029
$13\frac{1}{2}$	237,329	251,842	273,932	294,747	$38\frac{1}{2}$	1,425,978	1,823,313	2,349,914	3,050,370
14	249,522	268,748	289,779	312,797	39	1,467,887	1,884,273	2,438,421	3,178,645
$14\frac{1}{2}$	262,020	283,070	306,182	331,569	$39\frac{1}{2}$	1,510,845	1,947,061	2,530,026	3,312,051
15	274,830	297,822	323,158	351,092	40	1,554,876	2,011,732	2,624,837	3,450,793
$15\frac{1}{2}$	287,962	313,017	340,728	371,395	$40\frac{1}{2}$	1,600,008	2,078,344	2,722,966	3,595,085
16	301,421	328,667	358,914	392,511	41	1,646,268	2,146,955	2,824,530	3,745,148
$16\frac{1}{2}$	315,216	344,787	377,736	414,471	$41\frac{1}{2}$	1,693,685	2,217,623	2,926,648	3,901,214
17	329,357	361,391	397,217	437,310	42	1,742,287	2,290,412	3,038,446	4,063,523
$17\frac{1}{2}$	343,851	378,593	417,379	461,062	$42\frac{1}{2}$	1,792,104	2,365,385	3,151,052	4,232,324
18	358,707	396,107	438,248	485,765	43	1,843,166	2,442,606	3,267,599	4,407,877
$18\frac{1}{2}$	373,935	414,251	459,846	511,456	$43\frac{1}{2}$	1,895,506	2,522,144	3,388,225	4,590,452
19	389,543	432,938	482,201	534,174	44	1,949,153	2,604,009	3,513,073	4,780,330
$19\frac{1}{2}$	405,541	452,186	505,338	565,901	$44\frac{1}{2}$	2,004,152	2,688,451	3,642,290	4,977,803
20	421,940	472,012	529,285	594,860	45	2,050,506	2,775,364	3,776,030	5,183,135
$20\frac{1}{2}$	438,748	492,432	554,070	624,914	$45\frac{1}{2}$	2,118,278	2,864,887	3,914,451	5,396,721
21	455,977	513,465	579,722	656,171	46	2,177,495	2,957,084	4,057,717	5,618,849
$21\frac{1}{2}$	472,637	535,129	606,272	688,677	$46\frac{1}{2}$	2,238,193	3,052,067	4,205,998	5,849,863
22	491,738	557,443	633,752	722,485	47	2,300,407	3,149,889	4,359,467	6,090,113
$22\frac{1}{2}$	510,291	580,426	662,193	757,644	$47\frac{1}{2}$	2,364,178	3,250,645	4,518,308	6,339,983
23	529,308	604,099	691,630	794,210	48	2,429,542	3,354,425	4,682,709	6,599,842
$23\frac{1}{2}$	548,801	628,482	722,097	832,238	$48\frac{1}{2}$	2,496,541	3,461,318	4,852,864	6,870,096
24	568,781	653,597	753,630	871,788	49	2,565,214	3,571,417	5,028,974	7,151,159
$24\frac{1}{2}$	589,261	679,464	786,268	912,919	$49\frac{1}{2}$	2,635,604	3,684,820	5,211,248	7,443,466
25	610,252	706,108	820,047	955,696	50	2,707,755	3,801,624	5,399,902	7,747,564

FORTY-FIVE DOLLARS PER DAY.

67

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	7,742.50	7,042.50	7,042.50	7,042.50	25 $\frac{1}{2}$	760,739	820,246	961,885	1,125,207
1	14,261.06	14,296.28	14,331.49	14,366.70	26	735,550	851,045	1,002,593	1,177,237
$1\frac{1}{2}$	21,160.01	21,767.16	21,875.59	21,988.87	26 $\frac{1}{2}$	760,982	889,799	1,044,726	1,231,390
2	29,244.09	29,463.19	29,683.74	24,905.72	27	787,050	923,536	1,088,334	1,287,688
$2\frac{1}{2}$	37,017.69	37,389.59	37,765.17	38,144.45	27 $\frac{1}{2}$	813,767	958,284	1,133,469	1,346,238
3	44,985.64	45,553.78	46,129.45	46,712.73	28	841,154	994,075	1,180,183	1,407,130
$3\frac{1}{2}$	53,152.28	53,962.89	54,786.48	55,623.74	28 $\frac{1}{2}$	869,275	1,030,940	1,228,531	1,470,458
4	61,524.10	62,624.28	63,746.50	64,891.19	29	897,999	1,068,911	1,278,573	1,536,319
$4\frac{1}{2}$	70,104.70	71,545.50	72,520.13	74,029.84	29 $\frac{1}{2}$	927,491	1,108,021	1,330,365	1,604,814
5	78,899.82	80,734.37	82,618.34	14,553.01	30	957,721	1,148,304	1,383,957	1,676,049
$5\frac{1}{2}$	87,914.81	90,198.90	92,552.48	94,977.63	30 $\frac{1}{2}$	988,706	1,189,795	1,438,988	1,750,134
6	97,155.18	99,947.37	*102,834	*105,819	31	1,020,466	1,232,532	1,496,861	1,827,182
$6\frac{1}{2}$	*106,627	*109,983	113,476	117,095	31 $\frac{1}{2}$	1,053,021	1,276,550	1,556,293	1,907,311
7	116,335	120,330	124,490	128,821	32	1,086,389	1,321,889	1,617,806	1,990,646
$7\frac{1}{2}$	126,286	130,983	135,890	141,016	32 $\frac{1}{2}$	1,120,591	1,368,588	1,681,472	2,077,315
8	136,485	141,955	147,688	153,699	33	1,155,648	1,416,689	1,747,366	2,167,450
$8\frac{1}{2}$	146,940	153,256	159,900	166,890	33 $\frac{1}{2}$	1,191,582	1,466,232	1,815,566	2,261,190
9	157,656	164,896	172,539	180,608	34	1,227,414	1,517,261	1,886,153	2,358,680
$9\frac{1}{2}$	168,640	176,886	185,620	194,875	34 $\frac{1}{2}$	1,266,167	1,569,822	1,959,211	2,460,070
10	179,898	189,235	199,120	209,712	35	1,304,863	1,623,959	2,034,826	2,565,515
$10\frac{1}{2}$	291,438	201,954	213,173	225,143	35 $\frac{1}{2}$	1,344,527	1,679,720	2,113,088	2,675,178
11	203,267	215,055	227,676	241,191	36	1,385,183	1,737,154	2,194,088	2,789,228
$11\frac{1}{2}$	215,391	227,549	242,687	257,881	36 $\frac{1}{2}$	1,426,855	1,796,314	2,277,924	2,907,840
12	227,818	242,448	258,224	275,239	37	1,469,569	1,857,243	2,364,694	3,031,196
$12\frac{1}{2}$	240,556	256,764	274,304	293,291	37 $\frac{1}{2}$	1,513,351	1,920,003	2,454,500	3,159,486
13	253,612	271,520	290,948	312,065	38	1,558,227	1,984,645	2,547,450	3,292,908
$13\frac{1}{2}$	266,995	286,698	308,173	332,491	38 $\frac{1}{2}$	1,604,225	2,046,227	2,643,536	3,431,667
14	280,723	302,341	327,502	351,897	39	1,651,373	2,119,807	2,743,224	3,575,976
$14\frac{1}{2}$	294,778	318,415	344,454	373,015	39 $\frac{1}{2}$	1,699,700	2,190,443	2,846,279	3,726,058
15	309,185	335,050	362,553	394,978	40	1,749,235	2,263,199	2,452,942	3,882,142
$15\frac{1}{2}$	323,957	352,144	383,320	417,820	40 $\frac{1}{2}$	1,800,009	2,337,638	3,063,337	4,044,971
16	339,598	369,751	403,778	441,575	41	1,856,551	2,415,324	3,177,596	4,213,292
$16\frac{1}{2}$	354,618	387,886	424,953	466,281	41 $\frac{1}{2}$	1,905,395	2,494,826	3,295,855	4,388,866
17	370,526	406,565	446,869	491,974	42	1,945,073	2,576,714	3,418,277	4,571,463
$17\frac{1}{2}$	386,832	420,804	469,552	518,696	42 $\frac{1}{2}$	2,016,117	2,661,058	3,544,933	4,761,364
18	403,545	445,621	493,029	546,486	43	2,070,622	2,747,932	3,676,049	4,958,861
$18\frac{1}{2}$	420,676	466,032	517,327	575,388	43 $\frac{1}{2}$	2,132,444	2,837,412	3,811,253	5,164,258
19	438,286	487,055	542,476	605,446	44	2,192,797	2,929,567	3,992,207	5,377,871
$19\frac{1}{2}$	456,234	508,710	568,505	636,314	44 $\frac{1}{2}$	2,254,660	3,024,507	4,097,576	5,600,028
20	474,632	531,013	595,445	669,217	45	2,318,069	3,122,285	4,248,034	5,829,227
$20\frac{1}{2}$	493,592	553,986	623,328	703,028	45 $\frac{1}{2}$	2,383,063	3,222,998	4,403,758	6,071,311
21	512,974	577,648	652,187	738,192	46	2,449,682	3,326,781	4,564,932	6,321,205
$21\frac{1}{2}$	532,841	602,020	682,056	774,762	46 $\frac{1}{2}$	2,517,967	3,433,575	4,731,747	6,581,006
22	553,205	627,123	712,971	812,795	47	2,587,958	3,543,625	4,904,400	6,851,383
$22\frac{1}{2}$	574,077	652,980	744,967	852,349	47 $\frac{1}{2}$	2,659,700	3,656,976	5,083,097	7,132,480
23	595,472	679,612	778,084	893,486	48	2,733,235	3,773,728	5,268,048	7,424,822
$23\frac{1}{2}$	617,401	702,042	812,359	936,268	48 $\frac{1}{2}$	2,810,908	3,893,982	5,459,472	7,728,857
24	639,879	735,296	847,834	980,761	49	2,885,866	4,017,843	5,657,596	8,045,054
$24\frac{1}{2}$	662,918	764,398	884,551	1,027,033	49 $\frac{1}{2}$	2,965,054	4,145,422	5,862,654	8,373,899
25	686,534	794,372	922,553	1,072,308	50	3,046,224	4,276,827	6,074,890	8,715,897

FIFTY DOLLARS PER DAY.

YEARS.	RATES OF INTEREST.				YEARS.	RATES OF INTEREST.			
	5 per cent.	6 per cent.	7 per cent.	8 per cent.		5 per cent.	6 per cent.	7 per cent.	8 per cent.
$\frac{1}{2}$	7,825.00	7,825.00	7,825.00	7,825.00	$25\frac{1}{2}$	789,710	916,940	1,068,761	1,250,230
1	15,845.63	15,884.75	15,923.88	15,963.00	26	817,278	952,273	1,113,992	1,308,064
$1\frac{1}{2}$	24,066.77	24,186.29	24,306.21	24,426.52	$26\frac{1}{2}$	845,535	988,666	1,160,807	1,368,211
2	32,493.43	32,736.88	32,981.93	33,228.58	27	874,498	1,026,151	1,209,260	1,430,765
$2\frac{1}{2}$	41,130.77	41,543.99	41,961.30	42,383.72	$27\frac{1}{2}$	904,186	1,064,760	1,259,410	1,455,820
3	49,984.04	50,615.31	51,254.94	51,903.03	28	934,616	1,104,528	1,311,314	1,563,478
$3\frac{1}{2}$	59,058.64	59,958.77	60,873.86	61,804.15	$28\frac{1}{2}$	965,806	1,145,489	1,365,035	1,633,842
4	68,360.11	69,582.53	70,829.45	72,101.32	29	997,776	1,187,679	1,422,636	1,707,021
$4\frac{1}{2}$	77,894.11	79,495.01	81,133.48	82,810.37	$29\frac{1}{2}$	1,030,546	1,231,134	1,478,183	1,783,127
5	87,666.46	89,704.86	91,798.15	93,947.79	30	1,064,134	1,075,893	1,537,730	1,862,277
$5\frac{1}{2}$	97,683.12	*100,521	*102,836	*105,531	$30\frac{1}{2}$	1,098,563	1,321,995	1,599,375	1,944,593
6	*109,950	111,053	114,260	117,577	31	1,133,852	1,369,480	1,663,178	2,030,202
$6\frac{1}{2}$	118,474	122,409	126,084	130,105	$31\frac{1}{2}$	1,170,023	1,418,389	1,729,215	2,119,235
7	129,261	133,700	138,322	143,134	32	1,207,098	1,468,766	1,797,562	2,211,829
$7\frac{1}{2}$	140,317	145,537	150,989	156,685	$32\frac{1}{2}$	1,245,101	1,520,654	1,868,302	2,308,128
8	151,650	157,728	164,098	170,777	33	1,284,053	1,574,098	1,941,518	2,408,277
$8\frac{1}{2}$	163,267	170,284	177,667	185,433	$33\frac{1}{2}$	1,323,980	1,629,146	2,017,296	2,512,434
9	175,173	183,218	191,710	200,675	34	1,364,904	1,685,846	2,095,726	2,620,756
$9\frac{1}{2}$	187,378	196,539	206,245	216,527	$34\frac{1}{2}$	1,406,852	1,744,246	2,176,901	2,733,411
10	199,887	210,261	222,289	233,013	35	1,449,848	1,800,399	2,260,918	2,850,573
$10\frac{1}{2}$	212,709	224,494	236,859	250,159	$35\frac{1}{2}$	1,493,919	1,866,356	2,347,875	2,972,420
11	225,852	238,950	252,974	267,990	36	1,539,092	1,930,171	2,437,876	2,999,142
$11\frac{1}{2}$	239,323	253,944	269,654	286,535	$36\frac{1}{2}$	1,585,395	1,995,901	2,531,026	3,230,933
12	253,131	269,387	286,916	305,821	37	1,632,855	2,063,603	2,627,437	3,267,995
$12\frac{1}{2}$	267,285	285,294	304,783	325,879	$37\frac{1}{2}$	1,681,501	2,133,336	2,727,223	3,510,540
13	281,792	302,678	323,275	346,738	38	1,731,313	2,205,162	2,830,500	3,658,787
$13\frac{1}{2}$	296,661	318,553	342,415	368,434	$38\frac{1}{2}$	1,782,473	2,279,141	2,937,393	3,812,963
14	311,903	335,934	362,224	390,996	39	1,834,858	2,355,341	3,048,027	3,973,307
$14\frac{1}{2}$	327,526	353,838	382,727	414,461	$39\frac{1}{2}$	1,888,556	2,433,826	3,162,533	4,140,064
15	243,539	372,278	409,947	438,865	40	1,943,595	2,514,666	3,281,046	4,313,491
$15\frac{1}{2}$	359,952	391,271	425,911	464,244	$40\frac{1}{2}$	2,000,010	2,597,931	3,403,708	4,493,856
16	376,776	410,834	448,642	490,639	41	2,057,835	2,683,694	3,530,663	4,681,435
$16\frac{1}{2}$	394,020	430,984	472,170	518,089	$41\frac{1}{2}$	2,117,103	2,772,029	3,662,061	4,876,518
17	411,696	451,738	496,521	546,638	42	2,177,858	2,863,015	3,798,058	5,079,403
$17\frac{1}{2}$	429,813	473,116	521,724	576,329	$42\frac{1}{2}$	2,240,130	2,956,731	3,938,815	5,290,405
18	448,384	495,134	547,809	607,207	43	2,303,958	3,053,258	4,084,498	5,509,846
$18\frac{1}{2}$	467,418	517,813	574,808	639,320	$43\frac{1}{2}$	2,369,382	3,152,680	4,235,281	5,738,065
19	486,929	541,173	602,751	672,718	44	2,436,442	3,255,086	4,391,341	5,975,412
$19\frac{1}{2}$	506,927	565,233	631,672	707,452	$44\frac{1}{2}$	2,505,178	3,360,563	4,552,863	6,222,254
20	527,425	590,015	661,606	743,575	45	2,575,632	3,469,205	4,720,038	6,478,919
$20\frac{1}{2}$	548,436	615,540	692,587	781,143	$45\frac{1}{2}$	2,647,848	3,581,109	4,893,064	6,745,901
21	569,971	641,842	724,653	820,213	46	2,721,868	3,696,367	5,072,146	7,023,562
$21\frac{1}{2}$	592,046	668,911	757,841	860,847	$46\frac{1}{2}$	2,797,741	3,815,083	5,257,496	7,312,329
22	614,672	696,804	792,190	903,106	47	2,875,509	3,937,361	5,449,334	7,612,647
$22\frac{1}{2}$	637,864	725,533	827,742	947,055	$47\frac{1}{2}$	2,955,222	4,063,307	5,647,886	7,924,978
23	661,635	755,124	864,538	992,762	48	3,036,928	4,193,031	5,853,387	8,249,802
$23\frac{1}{2}$	686,001	785,603	902,621	1,040,298	$48\frac{1}{2}$	3,120,676	4,326,647	6,066,080	8,587,619
24	710,976	816,996	942,038	1,089,834	49	3,206,517	4,464,271	6,286,218	8,938,949
$24\frac{1}{2}$	736,576	849,331	982,834	1,141,149	$49\frac{1}{2}$	3,294,506	4,616,024	6,514,061	9,304,332
25	762,815	882,635	1,025,059	1,194,620	50	3,384,693	4,752,030	6,749,878	9,684,330

TABLE

Showing the nett amount of savings for one year, and at the end of each period of five years—the daily rates of saving being the same as those given in the principal Tables.

SAVING PER DAY.	YEARS FOR WHICH THE NETT AMOUNT IS GIVEN.						
	1	5	10	15	20	25	30
\$.01	3.13	15.65	31.30	46.95	62.60	78.25	93.90
.02	6.26	31.30	62.60	93.90	125.20	156.50	187.80
.03	9.39	46.95	93.90	140.85	187.80	234.75	281.70
.04	12.52	62.60	125.20	187.80	250.40	314.00	375.60
.05	15.65	78.25	156.50	234.75	313.00	391.25	469.50
.06	18.78	93.90	187.80	281.70	375.60	469.50	563.40
.07	21.91	109.55	219.10	328.65	438.20	547.75	657.30
.08	25.04	125.20	250.40	375.60	500.80	626.00	751.20
.09	28.17	140.85	281.70	422.55	563.40	704.25	845.10
.10	31.30	156.50	313.00	469.50	626.00	782.50	939.00
.11	34.43	172.15	344.30	516.45	688.60	860.75	1,032.90
.12	37.56	187.80	375.60	563.40	751.20	939.00	1,126.80
.13	40.69	203.45	406.90	610.35	813.80	1,017.25	1,220.70
.14	43.82	219.10	438.20	657.30	876.40	1,095.50	1,314.60
.15	46.95	234.75	469.50	704.25	939.00	1,173.75	1,408.50
.16	50.08	250.40	500.80	751.20	1,001.60	1,252.00	1,502.40
.17	53.21	266.05	532.10	798.15	1,064.20	1,330.25	1,596.30
.18	56.34	281.70	563.40	845.10	1,126.80	1,408.50	1,690.20
.19	59.47	297.35	594.70	892.05	1,189.40	1,486.75	1,784.10
.20	62.60	313.00	626.00	939.00	1,252.00	1,565.00	1,878.00
.21	65.73	328.65	657.30	985.95	1,314.60	1,643.25	1,971.90
.22	68.86	344.30	688.60	1,032.90	1,377.20	1,721.50	2,065.80
.23	71.99	359.95	719.90	1,079.85	1,439.80	1,799.75	2,159.70
.24	75.12	375.60	751.20	1,126.80	1,502.40	1,878.00	2,253.60
.25	78.25	391.25	782.50	1,173.75	1,565.00	1,956.25	2,347.50
.30	93.90	469.50	939.00	1,408.50	1,878.00	2,347.50	2,817.00
.35	109.55	547.75	1,095.50	1,643.25	2,191.00	2,738.75	3,226.50
.40	125.20	626.00	1,252.00	1,878.00	2,504.00	3,130.00	3,756.00
.45	140.85	704.25	1,408.50	2,112.75	2,817.00	3,521.25	4,225.50
.50	156.50	782.50	1,565.00	2,347.50	3,130.00	3,912.50	4,695.00
.60	187.80	939.00	1,878.00	2,817.00	3,756.00	4,695.00	5,634.00
.70	219.10	1,095.50	2,191.00	3,286.50	4,382.00	5,477.50	6,573.00
.80	250.40	1,202.00	2,504.00	3,756.00	5,008.00	6,260.00	7,512.00
.90	281.70	1,408.50	2,817.00	4,225.50	5,634.00	7,042.50	8,451.00
1.00	313.00	1,565.00	3,130.00	4,695.00	6,260.00	7,825.00	9,390.00
2.00	626.00	3,130.00	6,260.00	9,390.00	12,520.00	15,650.00	18,780.00
3.00	939.00	4,695.00	9,390.00	14,085.00	18,780.00	23,475.00	28,170.00
4.00	1,252.00	6,260.00	12,520.00	18,780.00	25,040.00	31,400.00	37,560.00
5.00	1,565.00	7,825.00	15,650.00	23,475.00	31,300.00	39,125.00	46,950.00
6.00	1,878.00	9,390.00	18,750.00	28,170.00	37,560.00	46,950.00	56,340.00
7.00	2,191.00	10,955.00	21,910.00	32,865.00	43,820.00	54,775.00	65,730.00
8.00	2,504.00	12,520.00	25,040.00	37,560.00	50,080.00	62,600.00	75,120.00
9.00	2,817.00	14,085.00	28,170.00	42,255.00	56,340.00	70,425.00	84,520.00
10.00	3,130.00	15,650.00	31,300.00	46,950.00	62,600.00	78,250.00	93,900.00
15.00	4,695.00	23,475.00	46,950.00	70,425.00	93,900.00	117,375.00	140,850.00
20.00	6,260.00	31,300.00	62,600.00	93,900.00	125,250.00	156,500.00	187,800.00
25.00	7,825.00	39,125.00	78,250.00	117,375.00	156,500.00	195,625.00	234,750.00
30.00	9,390.00	46,950.00	93,900.00	140,850.00	187,800.00	234,750.00	281,700.00
35.00	10,955.00	54,775.00	109,550.00	164,325.00	219,100.00	273,875.00	322,650.00
40.00	12,520.00	62,600.00	125,200.00	187,800.00	250,400.00	313,000.00	375,600.00
45.00	14,085.00	70,425.00	140,850.00	211,275.00	281,700.00	352,125.00	422,550.00
50.00	15,650.00	78,250.00	156,500.00	234,750.00	313,000.00	391,250.00	469,500.00

TABLE

Showing the nett amount of savings for one year, &c.—Concluded.

SAVINGS PER DAY.	YEARS FOR WHICH THE NETT AMOUNT IS GIVEN.			
	35	40	45	50
.01	109.55	125.20	140.85	156.50
.02	219.10	250.40	281.70	313.00
.03	328.65	375.60	422.55	469.50
.04	438.20	500.80	563.40	626.00
.05	547.75	626.00	704.25	782.50
.06	657.30	751.20	845.10	939.00
.07	766.85	876.40	985.95	1,095.50
.08	876.40	1,001.60	1,126.80	1,252.00
.09	985.95	1,126.80	1,267.65	1,408.50
.10	1,095.50	1,252.00	1,408.50	1,565.00
.11	1,205.05	1,377.20	1,549.35	1,721.50
.12	1,314.60	1,502.40	1,690.20	1,878.00
.13	1,424.15	1,627.60	1,831.05	2,034.50
.14	1,533.70	1,752.80	1,971.90	2,191.00
.15	1,643.25	1,878.00	2,012.75	2,347.50
.16	1,752.80	2,003.20	2,253.60	2,504.00
.17	1,862.35	2,128.40	2,394.45	2,660.50
.18	1,971.90	2,253.60	2,535.30	2,817.00
.19	2,081.45	2,378.80	2,676.15	2,973.50
.20	2,191.00	2,504.00	2,817.00	3,130.00
.21	2,300.55	2,629.20	2,957.85	3,286.50
.22	2,410.10	2,754.40	3,098.70	3,443.00
.23	2,519.65	2,879.60	3,239.50	3,599.50
.24	2,629.20	3,004.80	3,380.40	3,756.00
.25	2,738.75	3,130.00	3,521.25	3,912.50
.30	3,286.50	3,756.00	4,225.50	4,695.00
.35	3,834.25	4,382.00	4,929.75	5,477.50
.40	4,382.00	5,008.00	5,634.00	6,260.00
.45	4,929.75	5,634.00	6,338.25	7,042.50
.50	5,477.50	6,260.00	7,042.50	7,825.00
.60	6,573.00	7,512.00	8,451.00	9,390.00
.70	7,668.50	8,764.00	9,859.50	10,955.00
.80	8,764.00	10,016.00	11,268.00	12,520.00
.90	9,859.50	11,268.00	12,676.50	14,085.00
1.00	10,955.00	12,520.00	14,085.00	15,650.00
2.00	21,910.00	25,040.00	28,170.00	31,300.00
3.00	32,865.00	37,560.00	42,255.00	49,650.00
4.00	43,820.00	50,080.00	56,340.00	62,600.00
5.00	54,775.00	62,600.00	70,425.00	78,250.00
6.00	65,730.00	75,120.00	84,510.00	93,900.00
7.00	76,685.00	87,640.00	98,595.00	109,550.00
8.00	87,640.00	100,160.00	112,680.00	125,200.00
9.00	98,595.00	112,680.00	126,765.00	140,850.00
10.00	109,550.00	125,200.00	140,850.00	156,500.00
15.00	164,325.00	187,800.00	211,275.00	234,750.00
20.00	219,100.00	250,400.00	281,700.00	313,000.00
25.00	273,875.00	313,000.00	352,125.00	391,250.00
30.00	328,650.00	375,600.00	422,550.00	469,500.00
35.00	383,425.00	438,200.00	492,975.00	547,750.00
40.00	438,200.00	500,800.00	563,400.00	626,000.00
45.00	492,975.00	563,400.00	633,825.00	704,250.00
50.00	547,750.00	626,000.00	704,250.00	782,500.00

NETT AMOUNT OF SAVINGS FOR DIFFERENT PERIODS.—The table which occupies this and the preceding page, shows the nett amount of savings at each daily rate given in the principal tables, for one year, five years, and at the end of each period of five years thereafter, to fifty years. For example, at 1 cent per day the nett amount saved in one year is \$3.13, and for fifty years it is fifty times as much, which is \$156.50. (The *nett amount*, of course independent of the rates of interest at which it is invested. It would be the same whether it were put at interest at all or not.)

If it were desired to find what will be the nett savings, at ten cents per day, for twenty-five years, we should find at the left of this table the daily rate, ten cents, and at the top, 25 years; then against thirteen cents, and under twenty-five years, we shall find \$787.50 as the nett amount of savings.

The results in the tables of accumulations, compared with those of this table, will possess interest as showing how many fold the savings have increased by being put at interest.

ABSTRACT OF RESULTS FOR 50 YEARS.

Upon this page and the following pages, are contained the several amounts which will arise, in fifty years, from the several rates of daily savings, given in the foregoing tables. These are introduced for the purpose of showing, in a striking manner, at a single glance, the fruits of long continued economy. Although a period of fifty years seems a long time, yet it will at length pass, and a large number of those into whose hands this little work will fall, will provide for themselves during that time. If economy is a duty of to-day, it is not less obligatory to-morrow. Upon however small a scale one practises frugality, he cannot fail in the course of fifty years, to save a fortune which, if he does not need it for himself (as he will not be likely to if he has lived properly) he can employ to benefit others. Let every man "labor, working with his hands the things that are good, that he may have to give to him that needeth."

The amounts in this abstract are given in *words*, for the convenience of those who are unable to read large numbers expressed in figures. Only the *whole dollars* are expressed. Where the cents are *less than 50*, they are omitted; and when they are 50, or more, an additional dollar is allowed.

Abstract of results for Fifty years at Five per cent.

One cent per day—Six hundred and ninety-seven dollars.

Two cents per day—One thousand three hundred and fifty-three dollars.

Three cents per day—Two thousand and thirty-one dollars.

Four cents per day—Two thousand seven hundred and eight dollars.

Five cents per day—Three thousand three hundred and eighty-five dollars.

Six cents per day—Four thousand and sixty-two dollars.

Seven cents per day—Four thousand seven hundred and thirty-nine dollars.

Eight cents per day—Five thousand four hundred and sixteen dollars.

Nine cents per day—Six thousand and ninety-two dollars.

Ten cents per day—Six thousand seven hundred and sixty-nine dollars.

Eleven cents per day—Seven thousand four hundred and forty-six dollars.

Twelve cents per day—Eight thousand one hundred and twenty-three dollars.

Thirteen cents per day—Eight thousand and eight hundred dollars.

Fourteen cents per day—Nine thousand four hundred and seventy-seven dollars.

Fifteen cents per day—Ten thousand one hundred and fifty-four dollars.

Sixteen cents per day—Ten thousand eight hundred and thirty-one dollars.

Seventeen cents per day—Eleven thousand five hundred and eight dollars.

Eighteen cents per day—Twelve thousand one hundred and eighty-five dollars.

Nineteen cents per day—Twelve thousand eight hundred and sixty-two dollars.

Twenty cents per day—Thirteen thousand five hundred and thirty-nine dollars.

Twenty-one cents per day—Fourteen thousand two hundred and sixteen dollars.

Twenty-two cents per day—Fourteen thousand eight hundred and ninety-three dollars.

Twenty-three cents per day—Fifteen thousand five hundred and seventy dollars.

Twenty-four cents per day—Sixteen thousand two hundred and forty-six dollars.

Twenty-five cents per day—Sixteen thousand nine hundred and twenty-three dollars.

Thirty cents per day—Twenty thousand three hundred and eight dollars.

Thirty-five cents per day—Twenty-three thousand six hundred and ninety-three dollars.

Forty cents per day—Twenty-seven thousand and seventy-eight dollars.

Forty-five cents per day—Thirty thousand four hundred and sixty-two dollars.

Fifty cents per day—Thirty-two thousand eight hundred and forty-seven dollars.

Sixty cents per day—Forty thousand six hundred and sixteen dollars.

Seventy cents per day—Forty-seven thousand three hundred and eighty-six dollars.

Eighty cents per day—Fifty-four thousand one hundred and fifty-five dollars.

Ninety cents per day—Sixty thousand four hundred and twenty-four dollars.

One dollar per day—SIXTY-SEVEN THOUSAND SIX HUNDRED AND NINETY-FOUR DOLLARS.

Two dollars per day—One hundred and thirty-five thousand three hundred and eighty-eight dollars.

Three dollars per day—Two hundred and three thousand and eighty-two dollars.

Four dollars per day—Two hundred and seventy thousand seven hundred and seventy-five dollars.

Five dollars per day—Three hundred and eighty-eight thousand four hundred and sixty-nine dollars.

Six dollars per day—Four hundred and six thousand one hundred and sixty-three dollars.

Seven dollars per day—Four hundred and seventy-three thousand eight hundred and fifty-seven dollars.

Eight dollars per day—Five hundred and forty-one thousand five hundred and fifty-one dollars.

Nine dollars per day—Six hundred and nine thousand two hundred and forty-five dollars.

Ten dollars per day—Six hundred and seventy-six thousand nine hundred and forty-five dollars.

Fifteen dollars per day—ONE MILLION AND FIFTEEN THOUSAND FOUR HUNDRED AND EIGHT DOLLARS.

Twenty dollars per day—One million three hundred and fifty-three thousand eight hundred and seventy-seven dollars.

Twenty-five dollars per day—One million six hundred and ninety thousand three hundred and forty-seven dollars.

Thirty dollars per day—Two millions and thirty thousand eight hundred and sixteen dollars.

Thirty-five dollars per day—Two millions three hundred and sixty-nine thousand two hundred and eighty-five dollars.

Forty dollars per day—Two millions seven hundred and seven thousand seven hundred and fifty-five dollars.

Forty-five dollars per day—Three millions and forty-six thousand two hundred and twenty four dollars.

Fifty dollars per day—Three millions two hundred and eighty-four thousand six hundred and ninety-three dollars.

Abstract of results for Fifty Years at six per cent.

One cent per day—Nine hundred and fifty dollars.

Two cents per day—One thousand nine hundred and one dollars.

Three cents per day—Two thousand eight hundred and fifty-one dollars.

Four cents per day—Three thousand eight hundred and two dollars

Five cents per day—Four thousand seven hundred and fifty-two dollars.

Six cents per day—Five thousand seven hundred and two dollars.

Seven cents per day—Six thousand six hundred and fifty-three dollars.

Eight cents per day—Seven thousand six hundred and three dollars.

Nine cents per day—Eight thousand five hundred and fifty-four dollars.

Ten cents per day—Nine thousand five hundred and four dollars.

Eleven cents per day—Ten thousand four hundred and fifty-four dollars.

Twelve cents per day—Eleven thousand four hundred and five dollars.

Thirteen cents per day—Twelve thousand three hundred and fifty-five dollars.

Fourteen cents per day—Thirteen thousand three hundred and six dollars.

Fifteen cents per day—Fourteen thousand two hundred and fifty-six dollars.

Sixteen cents per day—Fifteen thousand two hundred and six dollars.

Seventeen cents per day—Sixteen thousand one hundred and fifty-seven dollars.

Eighteen cents per day—Seventeen thousand one hundred and seven dollars.

Nineteen cents per day—Eighteen thousand and fifty-eight dollars.

Twenty cents per day—Nineteen thousand and eight dollars.

Twenty one cents per day—Nineteen thousand nine hundred and fifty-eight dollars.

Twenty-two cents per day—Twenty thousand nine hundred and nine dollars.

Twenty-three cents per day—Twenty-one thousand eight hundred and fifty-nine dollars.

Twenty-four cents per day—Twenty-two thousand eight hundred and ten dollars.

Twenty-five cents per day—Twenty-three thousand seven hundred and sixty dollars.

Thirty cents per day—Twenty-eight thousand five hundred and twelve dollars.

Thirty-five cents per day—Thirty-three thousand two hundred and sixty-four dollars.

Forty cents per day—Thirty-eight thousand and sixteen dollars.

Forty five cents per day—Forty-two thousand seven hundred and sixty-eight dollars.

Fifty cents per day—Forty-seven thousand five hundred and twenty dollars.

Sixty cents per day—Fifty-seven thousand and twenty-four dollars.

Seventy cents per day—Sixty-six thousand five hundred and twenty-eight dollars.

Eighty cents per day—Seventy-six thousand and thirty-two dollars.

Ninety cents per day—Eighty-five thousand five hundred and thirty-seven dollars.

One dollar per day, for fifty years, amounts to *Ninety-five thousand and forty-one dollars*.

Two dollars per day—One hundred and ninety thousand and eighty-one dollars.

Three dollars per day—Two hundred and eighty-five thousand one hundred and twenty-two dollars.

Four dollars per day—Three hundred and eighty thousand one hundred and sixty-two dollars.

Five dollars per day—Four hundred and seventy-five thousand two hundred and three dollars.

Six dollars per day—Five hundred and and seventy thousand two hundred and forty-four dollars.

Seven dollars per day—Six hundred and sixty-five thousand two hundred and eighty four dollars.

Eight dollars per day—Seven hundred and sixty thousand three hundred and twenty-five dollars.

Nine dollars per day—Eight hundred and fifty-five thousand three hundred and sixty-five dollars.

Ten dollars per day—Nine hundred and fifty thousand four hundred and six dollars.

Fifteen dollars per day—ONE MILLION FOUR HUNDRED AND TWENTY-FIVE THOUSAND SIX HUNDRED AND SIX DOLLARS.

Twenty dollars per day—One million nine hundred thousand eight hundred and twelve dollars.

Twenty-five dollars per day—Two millions three hundred and seventy-six thousand and fifteen dollars.

Thirty dollars per day—Two millions eight hundred and fifty-one thousand two hundred and eighteen dollars.

Thirty-five dollars per day—Three millions three hundred and twenty-four thousand four hundred and twelve dollars.

Forty dollars per day—Three millions eight hundred and one thousand six hundred and twenty-four dollars.

Forty-five dollars per day—Four millions two hundred and seventy-six thousand eight hundred and twenty-seven dollars.

Fifty dollars per day—Four millions seven hundred and fifty-two thousand and thirty dollars.

Abstract of results for Fifty Years at Seven per cent.

One cent per day—One thousand three hundred and fifty dollars.

Two cents per day—Two thousand and seven hundred dollars.

Three cents per day—Four thousand and fifty dollars.

Four cents per day—Five thousand and four hundred dollars.

Five cents per day—Six thousand seven hundred and fifty dollars.

Six cents per day—Eight thousand and one hundred dollars.

Seven cents per day—Nine thousand four hundred and fifty dollars.

Eight cents per day—Ten thousand and eight hundred dollars.

Nine cents per day—Twelve thousand one hundred and fifty dollars.

Ten cents per day—Thirteen thousand and five hundred dollars.

Eleven cents per day—Fourteen thousand eight hundred and fifty dollars.

Twelve cents per day—Sixteen thousand and two hundred dollars.

Thirteen cents per day—Seventeen thousand five hundred and fifty dollars.

Fourteen cents per day—Eighteen thousand nine hundred dollars.

Fifteen cents per day—Twenty thousand and five hundred dollars.

Sixteen cents per day—Twenty-one thousand and six hundred dollars.

Seventeen cents per day—Twenty-two thousand nine hundred and fifty dollars.

Eighteen cents per day—Twenty-four thousand three hundred dollars.

Nineteen cents per day—Twenty-five thousand six hundred and fifty dollars.

Twenty cents per day—Twenty-seven thousand dollars.

Twenty-one cents per day—Twenty-eight thousand three hundred and forty-nine dollars.

Twenty-two cents per day—Twenty-nine thousand six hundred and ninety-five dollars.

Twenty-three cents per day—Thirty-one thousand and forty-nine dollars.

Twenty-four cents per day—Thirty-two thousand three hundred and ninety-nine dollars.

Twenty-five cents per day—Thirty-three thousand seven hundred and forty-nine dollars.

Thirty cents per day—Forty thousand four hundred and ninety-nine dollars.

Thirty-five cents per day—Forty-seven thousand two hundred and forty-nine dollars.

Forty cents per day—Fifty-three thousand nine hundred and ninety-nine dollars.

Forty-five cents per day—Sixty thousand seven hundred and forty-nine dollars.

Fifty cents per day—Sixty-seven thousand four hundred and ninety-nine dollars.

Sixty cents per day—Eighty thousand nine hundred and ninety-nine dollars.

Seventy cents per day—Ninety-four thousand four hundred and ninety-eight dollars.

Eighty cents per day—One hundred and seven thousand and ninety-eight dollars.

Ninety cents per day—One hundred and twenty-one thousand four hundred and seventy-eight dollars.

ONE DOLLAR PER DAY—One hundred and thirty-four thousand nine hundred and ninety-eight dollars.

Two dollars per day—Two hundred and sixty-nine thousand nine hundred and ninety-five dollars.

Three dollars per day—Four hundred and four thousand nine hundred and ninety-three dollars.

Four dollars per day—Five hundred and thirty thousand nine hundred and ninety dollars.

Five dollars per day—Six hundred and seventy-four thousand nine hundred and eighty-eight dollars.

Six dollars per day—Eight hundred and nine thousand nine hundred and eighty-five dollars.

Seven dollars per day—Nine hundred and forty-four thousand nine hundred and eighty-three dollars.

Eight dollars per day—ONE MILLION AND SEVENTY-NINE THOUSAND NINE HUNDRED AND EIGHTY DOLLARS.

Nine dollars per day—One million two hundred and fourteen thousand nine hundred and seventy-eight dollars.

Ten dollars per day—One million nine hundred and thirty-six thousand eight hundred and sixty-six dollars.

Fifteen dollars per day—Two millions and twenty-four thousand nine hundred and sixty-three dollars.

Twenty dollars per day—Two millions six hundred and ninety-nine thousand nine hundred and fifty-one dollars.

Twenty-five dollars per day—Three millions one three hundred and seventy-four thousand nine hundred and thirty-nine dollars.

Thirty dollars per day—Four millions and forty-nine thousand nine hundred and twenty-seven dollars.

Thirty-five dollars per day—Four millions seven hundred and twenty-four thousand nine hundred and twenty-four dollars.

Forty dollars per day—Five millions three hundred and ninety-nine thousand nine hundred and two dollars.

Forty-five dollars per day—Six millions and seventy-four thousand eight hundred and ninety dollars.

Fifty dollars per day—Six millions seven hundred and forty-nine thousand eight hundred and seventy-eight dollars.



Abstract of results for Fifty Years at Eight per cent,

One cent per day—One thousand nine hundred and thirty-seven dollars.

Two cents per day—Three thousand eight hundred and seventy-four dollars.

Three cents per day—Five thousand eight hundred and eleven dollars.

Four cents per day—Seven thousand seven hundred and forty-eight dollars.

Five cents per day—Nine thousand six hundred and eighty-four dollars.

Six cents per day—Eleven thousand six hundred and twenty-one dollars.

Seven cents per day—Thirteen thousand five hundred and fifty-eight dollars.

Eight cents per day—Fifteen thousand four hundred and ninety-five dollars.

Nine cents per day—Seventeen thousand four hundred and thirty-two dollars.

Ten cents per day—Nineteen thousand three hundred and sixty-nine dollars.

Eleven cents per day—Twenty-one thousand three hundred and six dollars.

Twelve cents per day—Twenty-three thousand two hundred and forty-two dollars.

Thirteen cents per day—Twenty-five thousand one hundred and seventy-nine dollars.

Fourteen cents per day—Twenty seven thousand one hundred and sixteen dollars.

Fifteen cents per day—Twenty-nine thousand and fifty-four dollars.

Sixteen cents per day—Thirty thousand nine hundred and eighty-nine dollars.

Seventeen cents per day—Thirty-two thousand nine hundred and twenty-seven dollars.

Eighteen cents per day—Thirty-four thousand eight hundred and sixty-four dollars.

Nineteen cents per day—Thirty-six thousand and eight hundred dollars.

Twenty cents per day—Thirty-eight thousand seven hundred and thirty-seven dollars.

Twenty-one cents per day—Forty thousand six hundred and seventy-four dollars.

Twenty-two cents per day—Forty-two thousand six hundred and eleven dollars.

Twenty-three cents per day—Forty-four thousand five hundred and forty-eight dollars.

Twenty-four cents per day—Forty-six thousand four hundred and eighty-five dollars.

Twenty-five cents per day—Forty-eight thousand four hundred and twenty-two dollars.

Thirty cents per day—Fifty-eight thousand one hundred and six dollars.

Thirty-five cents per day—Sixty-seven thousand seven hundred and ninety dollars.

Forty cents per day—Seventy-seven thousand four hundred and seventy-six dollars.

Forty-five cents per day—Eighty-seven thousand one hundred and fifty-nine dollars.

Fifty cents per day—Ninety-six thousand eight hundred and forty-three dollars.

Sixty cents per day—One hundred and sixteen thousand two hundred and twelve dollars.

Seventy cents per day—One hundred and thirty-five thousand five hundred and eighty-one dollars.

Eighty cents per day—One hundred and fifty-four thousand nine hundred and forty-nine dollars.

Ninety cents per day—One hundred and seventy-four thousand three hundred and eighteen dollars.

ONE DOLLAR PER DAY—ONE HUNDRED AND NINETY-THREE THOUSAND SIX HUNDRED AND EIGHTY SEVEN DOLLARS.

Two dollars per day—Three hundred and eighty-seven thousand three hundred and seventy-three dollars.

Three dollars per day—Five hundred and eighty-one thousand and sixty dollars.

Four dollars per day—Seven hundred and seventy-four thousand seven hundred and fifty-six dollars.

Five dollars per day—Nine hundred and sixty-eight thousand four hundred and thirty-three dollars.

Six dollars per day—One million one hundred and sixty-two thousand one hundred and twenty dollars.

Seven dollars per day—One million three hundred and fifty-five thousand eight hundred and six dollars.

Eight dollars per day—One million five hundred and forty-nine thousand four hundred and ninety-three dollars.

Nine dollars per day—One million seven hundred and forty-three thousand one hundred and seventy-nine dollars.

Ten dollars per day—One million nine hundred and thirty-six thousand eight hundred and sixty-six dollars.

Fifteen dollars per day—Two millions nine hundred and five thousand two hundred and ninety-nine dollars.

Twenty dollars per day—Three millions eight hundred and seventy-three thousand seven hundred and thirty-two dollars.

Twenty-five dollars per day—Four millions eight hundred and forty-two thousand one hundred and sixty-five dollars.

Thirty dollars per day—Five millions eight hundred and ten thousand five hundred and ninety-eight dollars.

Thirty-five dollars per day—Six millions seven hundred and seventy-nine thousand and thirty-one dollars.

Forty dollars per day—Seven millions seven hundred and forty-seven thousand five hundred and sixty-four dollars.

Forty-five dollars per day—Eight millions seven hundred and fifteen thousand eight hundred and ninety-seven dollars.

Fifty dollars per day—Nine millions six hundred and eighty-four thousand three hundred and thirty dollars.

BANK DISCOUNT TABLE.

Table showing the annual rates of interest to which 5, 6, 7 and 8 per cent. per annum, respectively, are equivalent when taken in advance for 1, 2, 3, &c., to 12 months, after the customary method of discounting notes at banks.

The philosophy of this table may be seen from the following analysis :

The practice of a Bank is, to take, for money loaned, the interest in advance. If, therefore, a man borrows at a Bank \$100, for 6 months, the rate of interest being 6 per cent. per annum, the Bank, instead of letting him have \$100, and at the end of 6 months receiving from him \$100, with \$3 as interest on it, deducts at first the interest for 6 months from \$100, and lets the borrower have only the remaining \$97 ; he giving his note for \$100, which he pays at the end of the time, without interest. The interest taken in advance in this way, the Banks call *discount*.

In this case it will be seen, that while the borrower should pay as interest \$3 on \$100 for 6 months, he is *required* to pay \$3 for the use of \$97. This is at a rate a little higher than 6 per cent. per annum. The effect, therefore, of taking interest in advance is to increase the rate of interest above the rate of discount taken out, and the longer the time for which the discount is taken, the greater will be the rate per cent. which the borrower pays.

In the case given above, for example, the rate of interest is 6 1-5 per cent per annum. If the loan be made for a year, the borrower pays \$6 for the use of \$94, which is 6 3-8 per cent. per annum.

This table is restricted to a year, as the longest time for which interest can be taken in this way in the State of Connecticut.

The rates of interest deduced from the Bank discount are given in two forms ; first they are expressed as they should be, in decimals, and beneath the value in this form is given the value expressed in per cents, and such fractions of 1 per cent. as are familiarly used, and very near the value required by the decimal.

RATES OF INTEREST AS DEDUCED FROM THAT WHICH IS PAID IN ADVANCE.

	1 m.	2 m.	3 m.	4 m.	5 m.	6 m.	7 m.	8 m.	9 m.	10m.	11m.	12m.
5 per c.	·0514	·0515	·0516	·0517	·0518	·0519	·0521	·0522	·0523	·0525	·0525	·0526
	or 5 1-8	or 5 1-6	or 5 1-6	or 5 1-6	or 5 1-6	or 5 1-5	or 5 1-5	or 5 1-5	or 5 1-4	or 5 1-4	or 5 1-4	or 5 1-4
6 per c.	·0621	·0622	·0623	·0625	·0626	·0628	·0630	·0631	·0633	·0635	·0637	·0638
	or 6 1-5	or 6 1-5	or 6 1-4	or 6 1-4	or 6 1-4	or 6 3-10	or 6 3-10	or 6 3-10	or 6 1-3	or 6 1-3	or 6 3-8	or 6 3-8
7 per c.	·0727	·0729	·0732	·0734	·0736	·0739	·0741	·0743	·0746	·0748	·0750	·0753
	or 7 1-4	or 7 3-10	or 7 3-10	or 7 1-3	or 7 3-8	or 7 2-5	or 7 2-5	or 7 7-16	or 7 7-16	or 7 1-2	or 7 1-2	or 7 1-2
8 per c.	·0836	·0839	·0842	·0845	·0848	·0851	·0854	·0857	·0860	·0863	·0866	·0870
	or 8 3-8	or 8 2-5	or 8 5-12	or 8 9-20	or 8 1-2	or 8 1-2	or 8 9-16	or 8 9-16	or 8 3-5	or 8 5-8	or 8 2-3	or 8 7-8

TABLE (E.)

Amount of \$1, for 50 years, at 5, 6, 7, 8, 10, 12, 14 per cent., Compound Interest.

	YEARS	5 per cent.	6 per cent.	7 per cent.	8 per cent.	10 per cent.	12 per cent.	14 per cent.
ACCUMULATION OF MONEY, AT COMPOUND INTEREST.—Each of the tables on this and the following page, shows the amount to which \$1 will arise at the end of each year, up to 50 years, at 5, 6, 7, 8, 10, 12 and 14 per cent. per annum, compound interest.								
The two tables are identical, except that in table E, on this page, the result is given to the nearest cent, but in table F, on the next page, the fractions of a dollar are extended to 6 places of decimals. This arrangement will accommodate those who are not familiar with decimals as well as those who are, giving to the former the result accurately as far as they understand it, and to the latter as far as is desirable.								
The amount of any other sum than \$1, for any time given in the table, may be found by multiplying the amount for the time by the number of dollars for which the amount is required. For example: let it be required to find the amount of \$25 for 40 years, at 10 per cent. In table E we find the amount of \$1 for 40 years, at 10 per cent., to be \$45.27, which, multiplied by 25, gives \$1,131.75 as the amount of \$25.—This result is as accurate as the character of that table admits. It will differ a little when found more exactly by table F. In this table, we find the amount of \$1 for 40 years, at 10 per cent., to be \$45.269256, which multiplied by 25 gives 1131.7314. The result differs by a little less than 2 cents from that by table E.								
The decimals in table F being extended to 6 places, the result thereby will be accurate to the nearest dollar, as far as one million of dollars.								
The increase of money at compound interest is proverbially rapid, and it is much greater proportionately at a large per cent. than a small one. The amount of \$1, at 6 per cent. simple interest, for 50 years, would be only \$4—whereas, at compound interest, it is \$18.42, or more accurately (by table F.) \$18.420153.								
It might be supposed by one not familiar with geometrical relations of numbers, that at 12 per cent. the amount would be twice what it is at 6 per cent. The simple interest for any time, at 12 per cent., is twice as much as it is for the same time at 6 per cent.; but compound interest, neither the interest nor the amount for a given time, varies with the rate. The amount of \$1 at 12 per cent. compound interest, for 50 years, is \$289.00, or more exactly \$289.002052, which, instead of twice \$18.42, &c., is nearly sixteen times that sum. At 14 per cent., the amount of \$1 for 50 years, is \$700.23, or more exactly, \$700.233957.								
Nor is the disparity in the amount for different times less apparent than it is at different rates of compound interest.								
The lesson which these facts inculcate, will be readily understood without the necessity of an effort to impress it.								
1	1.05	1.06	1.07	1.08	1.10	1.12	1.14	
2	1.10	1.12	1.14	1.17	1.21	1.25	1.30	
3	1.16	1.19	1.23	1.26	1.33	1.40	1.48	
4	1.22	1.26	1.31	1.36	1.46	1.57	1.69	
5	1.28	1.34	1.40	1.47	1.61	1.76	1.93	
6	1.34	1.42	1.50	1.59	1.77	1.97	2.19	
7	1.41	1.50	1.61	1.71	1.95	2.21	2.50	
8	1.48	1.59	1.71	1.85	2.14	2.48	2.85	
9	1.55	1.69	1.84	2.00	2.36	2.77	3.25	
10	1.63	1.79	1.97	2.16	2.59	3.11	3.71	
11	1.71	1.90	2.10	2.33	2.85	3.48	4.23	
12	1.80	2.01	2.25	2.52	3.14	3.90	4.82	
13	1.89	2.13	2.41	2.72	3.45	4.36	5.49	
14	1.98	2.26	2.58	2.94	3.80	4.89	6.26	
15	2.08	2.40	2.76	3.17	4.18	5.47	7.14	
16	2.18	2.54	2.95	3.43	4.59	6.13	8.14	
17	2.29	2.69	3.16	3.70	5.05	6.87	9.28	
18	2.41	2.85	3.38	4.00	5.56	7.69	10.58	
19	2.53	3.03	3.62	4.32	6.12	8.62	12.06	
20	2.65	3.21	3.87	4.66	6.73	9.65	13.74	
21	2.79	3.40	4.14	5.03	7.40	10.80	15.67	
22	2.93	3.60	4.43	5.44	8.14	12.10	17.86	
23	3.07	3.82	4.74	5.87	8.95	13.55	20.36	
24	3.23	4.05	5.07	6.34	9.85	15.18	23.21	
25	3.39	4.29	5.43	6.85	10.84	17.00	26.46	
26	3.56	4.55	5.81	7.40	11.92	19.04	30.17	
27	3.73	4.82	6.21	7.99	13.11	21.32	34.39	
28	3.92	5.11	6.65	8.63	14.42	23.88	39.20	
29	4.12	5.42	7.11	9.32	15.86	26.75	44.69	
30	4.32	5.64	7.62	10.06	17.45	29.96	50.95	
31	4.54	6.09	8.15	10.87	19.19	33.56	58.03	
32	4.76	6.45	8.72	11.74	21.11	37.58	66.21	
33	5.00	6.84	9.33	12.68	23.23	42.09	75.48	
34	5.25	7.25	9.98	13.69	25.55	47.14	86.05	
35	5.52	7.69	10.68	14.79	28.10	52.80	98.10	
36	5.79	8.15	11.42	15.97	30.91	59.14	111.83	
37	6.08	8.64	12.22	17.25	34.00	66.23	127.49	
38	6.39	9.15	13.08	18.63	37.40	74.18	145.34	
39	6.70	9.70	13.99	20.12	41.14	83.08	165.99	
40	7.04	10.26	14.97	21.72	45.27	93.05	188.88	
41	7.39	10.90	16.02	23.46	49.79	104.22	215.33	
42	7.76	11.56	17.14	25.34	54.76	116.72	245.47	
43	8.15	12.25	18.34	27.37	60.24	132.73	279.84	
44	8.56	12.99	19.63	29.56	66.27	146.42	319.02	
45	8.99	13.76	21.00	31.92	72.89	163.99	363.68	
46	9.43	14.59	22.47	34.47	80.18	183.60	414.59	
47	9.91	15.47	24.05	37.23	88.20	205.71	472.64	
48	10.41	16.39	25.73	40.21	97.02	230.39	538.81	
49	10.92	17.38	27.53	43.43	106.72	258.04	614.24	
50	11.47	18.42	29.46	46.90	117.39	289.00	700.23	

TABLE (F.)

Amount of \$1, for 50 years, at 5, 6, 7, 8, 10, 12, 14 per cent., Compound Interest, to six decimal places.

YEARS.	5 per cent.	6 per cent.	7 per cent.	8 per cent.	10 per cent.	12 per cent.	14 per cent.
1	1.05	1.06	1.07	1.08	1.10	1.12	1.14
2	1.1025	1.123600	1.144900	1.1664	1.21	1.2544	1.2996
3	1.157625	1.191016	1.225043	1.259712	1.331	1.404928	1.481544
4	1.215506	1.262476	1.310795	1.360489	1.4641	1.573519	1.688960
5	1.276281	1.338225	1.402552	1.469328	1.61051	1.762342	1.925415
6	1.340095	1.418519	1.500730	1.586874	1.771561	1.973823	2.194973
7	1.407100	1.503630	1.605781	1.713824	1.948717	2.210981	2.502269
8	1.477455	1.593848	1.718186	1.850930	2.143589	2.475963	2.852586
9	1.551328	1.689478	1.838459	1.999005	2.357948	2.773078	3.251948
10	1.628894	1.790847	1.967151	2.158925	2.593742	3.105848	3.707221
11	1.710339	1.898298	2.104852	2.331639	2.853117	3.478550	4.226232
12	1.795856	2.012196	2.252991	2.518170	3.138428	3.895976	4.817905
13	1.885649	2.132928	2.409845	2.719624	3.452271	4.363493	5.492411
14	1.979331	2.260903	2.578534	2.937194	3.797498	4.887112	6.261349
15	2.078928	2.396558	2.759032	3.172169	4.177248	5.473566	7.137938
16	2.182874	2.540351	2.952164	3.425943	4.594973	6.130393	8.137249
17	2.292018	2.692772	3.158815	3.700018	5.054470	6.866041	9.276464
18	2.406619	2.854339	3.379932	3.996019	5.559917	7.689966	10.575179
19	2.526950	3.025599	3.616528	4.315701	6.115909	8.612761	12.055704
20	2.653997	3.207135	3.869685	4.660957	6.727410	9.646293	13.743503
21	2.785962	3.399563	4.140563	5.033834	7.400250	10.803848	15.667593
22	2.925260	3.603537	4.430403	5.436540	8.140275	12.100310	17.861056
23	3.071523	3.819749	4.740530	5.871464	8.954302	13.552347	20.361604
24	3.225099	4.048934	5.072367	6.341182	9.849733	15.178628	23.212229
25	3.386354	4.291870	5.427434	6.848476	10.834706	17.000064	26.461941
26	3.555672	4.549382	5.807352	7.396354	11.918177	19.040071	30.166613
27	3.733456	4.822345	6.213868	7.988063	13.109994	21.324880	34.389948
28	3.920129	5.111686	6.648838	8.627108	14.420994	23.883856	39.204541
29	4.116135	5.418387	7.114257	9.317276	15.863093	26.749918	44.693179
30	4.321942	5.743491	7.612255	10.062658	17.449402	29.959908	50.950224
31	4.538039	6.088100	8.145112	10.867671	19.194342	33.555098	58.083255
32	4.764941	6.453386	8.715270	11.737085	21.113777	37.581709	66.214911
33	5.003188	6.840589	9.325339	12.676052	23.225154	42.091514	75.484998
34	5.253347	7.251025	9.978113	13.690136	25.547670	47.142495	86.052898
35	5.516015	7.686086	10.676581	14.785347	28.102437	52.799594	98.100314
36	5.791810	8.147252	11.423942	15.968174	30.912681	59.135596	111.834758
37	6.081406	8.636087	12.223618	17.245628	34.003949	66.231811	127.491168
38	6.385477	9.154252	13.079271	18.625279	37.404343	74.179629	145.339932
39	6.704751	9.703507	13.994820	20.115301	41.147778	83.081184	165.687522
40	7.039988	10.258717	14.974457	21.724525	45.269256	93.050926	188.883775
41	7.391987	10.902860	16.022669	23.462487	49.786181	104.217037	215.327504
42	7.761587	11.557032	17.144256	25.339486	54.764799	116.723082	245.473354
43	8.149666	12.250454	18.344354	27.366645	60.241279	132.729852	279.839624
44	8.557149	12.985481	19.628458	29.555976	66.265407	146.417434	319.017171
45	8.985007	13.764610	21.002451	31.920454	72.891948	163.987526	363.679575
46	9.434257	14.590486	22.472622	34.474091	80.181143	183.602029	414.594715
47	9.905970	15.465915	24.045706	37.232018	88.199257	205.705952	472.637976
48	10.401269	16.393810	25.728905	40.210579	97.019183	230.390666	538.809292
49	10.921332	17.377502	27.529928	43.427426	106.721101	258.037547	614.240313
50	11.467399	18.420153	29.457023	46.901619	117.393211	289.002052	700.233957

DECLARATION OF INDEPENDENCE.

IN CONGRESS, July 4, 1776.

By the Representatives of the United States, in Congress assembled.

A DECLARATION.

WHEN, in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth the separate and equal station to which the laws of nature and of nature's God entitle them, a decent respect for the opinions of mankind requires that they should declare the causes which impel them to the separation.

We hold these truths to be self-evident :—that all men are created equal ; that they are endowed by their Creator with certain unalienable rights ; that among these are life, liberty, and the pursuit of happiness ; that to secure these rights, governments are instituted among men, deriving their just powers from the consent of the governed ; that whenever any form of government becomes destructive of these ends, it is the right of the people to alter or to abolish it, and to institute a new government, laying its foundation on such principles, and organizing its powers in such form, as to them shall seem most likely to effect their safety and happiness. Prudence, indeed, will dictate that governments long established should not be changed for light and transient causes ; and accordingly all experience hath shown that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same object, evinces a design to reduce them under absolute despotism, it is their right, it is their duty, to throw off such government, and to provide new guards for their future security. Such has been the patient sufferance of these colonies ; and such is now the necessity which constrains them to alter their former system of government. The history of the present king of Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute tyranny over these states. To prove this, let facts be submitted to a candid world.

He has refused his assent to laws the most wholesome and necessary for the public good.

He has forbidden his governors to pass laws of immediate and pressing importance, unless suspended in their operation till his assent shall be obtained ; and, when so suspended, he has utterly neglected to attend to them.

He has refused to pass other laws for the accommodation of large districts of people, unless those people would relinquish the right of representaton

in the legislature—a right inestimable to them, and formidable to tyrants only.

He has called together legislative bodies at places unusual, uncomfortable, and distant from the depository of their public records, for the sole purpose of fatiguing them into compliance with his measures.

He has dissolved representative houses repeatedly, for opposing, with manly firmness, his invasions on the rights of the people.

He has refused for a long time after such dissolutions, to cause others to be elected; whereby the legislative powers, incapable of annihilation, have returned to the people at large for their exercise; the state remaining, in the mean time, exposed to all the danger of an invasion from without and convulsions within.

He has endeavored to prevent the population of these states; for that purpose obstructing the laws for naturalization of foreigners, refusing to pass others to encourage their migration hither, and raising the conditions of new appropriations of lands.

He has obstructed the administration of justice, by refusing his assent to laws for establishing judiciary powers.

He has made judges dependent on his will alone for the tenure of their offices and the amount and payment of their salaries.

He has erected a multitude of new offices, and sent hither swarms of officers, to harass our people and eat out their substance.

He has kept among us, in times of peace, standing armies, without the consent of our legislatures.

He has affected to render the military independent of and superior to the civil power.

He has combined with others to subject us to a jurisdiction foreign to our constitution and unacknowledged by our laws; giving his assent to their acts of pretended legislation,—

For quartering large bodies of armed troops among us :

For protecting them, by a mock trial, from punishment for any murders which they should commit on the inhabitants of these states :

For cutting off our trade with all parts of the world :

For imposing taxes on us without our consent :

For depriving us, in many cases, of the benefits of trial by jury :

For transporting us beyond seas, to be tried for pretended offences :

For abolishing the free system of English law in a neighboring province, establishing therein an arbitrary government, and enlarging its boundaries so as to render it at once an example and fit instrument for introducing the same absolute rule into these colonies :

For taking away our charters, abolishing our most valuable laws, and altering fundamentally the forms of our government :

For suspending our own legislatures, and declaring themselves invested with power to legislate for us in all cases whatsoever.

He has abdicated government here by declaring us out of his protection, and waging war against us.

He had plundered our seas, ravaged our coasts, burned our towns, and destroyed the lives of our people.

He is at this time transporting large armies of foreign mercenaries, to complete the works of death, desolation and tyranny, already begun, with circumstances of cruelty and perfidy scarcely paralleled in the most barbarous ages, and totally unworthy the head of a civilized nation.

He has constrained our fellow citizens, taken captive on the high seas, to bear arms against their country, to become the executioners of their friends and brethren, or to fall themselves by their hands.

He has excited domestic insurrections amongst us, and has endeavored to bring on the inhabitants of our frontiers the merciless Indian savages, whose known rule of warfare is an undistinguished destruction of all ages, sexes, and conditions.

In every stage of these oppressions we have petitioned for redress in the most humble terms; our petitions have been answered only by repeated injury. A prince whose character is thus marked by every act which may define a tyrant is unfit to be the ruler of a free people.

Nor have we been wanting in attention to our British brethren. We have warned them, from time to time, of attempts made by their legislature to extend an unwarrantable jurisdiction over us. We have reminded them of the circumstances of our emigration and settlement here. We have appealed to their native justice and magnanimity, and we have conjured them, by the ties of our common kindred, to disavow these usurpations, which would inevitably interrupt our connections and correspondence. They, too, have been deaf to the voice of justice and consanguinity. We must therefore acquiesce in the necessity which denounces our separation, and hold them as we hold the rest of mankind, enemies in war—in peace, friends.

We, therefore, the representatives of the United States of America, in General Congress assembled, appealing to the Supreme Judge of the world for the rectitude of our intentions, do, in the name and by the authority of the good people of these united colonies, solemnly publish and declare that these colonies are, and of right ought to be, free and independant states; that they are absolved from all allegiance to the British crown, and that all political connection between them and the state of Great Britain is, and ought to be, totally dissolved; and that as free and independent states, they have full power to levy war, conclude peace, contract alliances, establish commerce, and to do all other acts and things which independent states may of right do. And for the support of this declaration, with a firm reliance on the protection of Divine Providence, we mutually pledge to each other our lives, our fortunes, and our sacred honor.

Signed by order and in behalf of the Congress.

JOHN HANCOCK, President.

Attested, CHARLES THOMPSON, Secretary.

NEW HAMPSHIRE.

JOSIAH BARTLETT,
WILLIAM WHIPPLE,
MATTHEW THORNTON.

MASSACHUSETTS BAY.

SAMUEL ADAMS,
JOHN ADAMS,
ROBERT TREAT PAINE,
ELBRIDGE GERRY.

RHODE ISLAND, &c.

STEPHEN HOPKINS,
WILLIAM ELLERY.

CONNECTICUT.

ROGER SHERMAN,
SAMUEL HUNTINGTON,
WILLIAM WILLIAMS,
OLIVER WOLCOTT.

NEW YORK.

WILLIAM FLOYD,
PHILIP LIVINGSTON,
FRANCIS LEWIS,
LEWIS MORRIS.

NEW JERSEY.

RICHARD STOCKTON,
JOHN WITHERSPOON,
FRANCIS HOPKINSON,
JOHN HART,
ABRAHAM CLARK.

PENNSYLVANIA.

ROBERT MORRIS,
BENJAMIN RUSH,
BENJAMIN FRANKLIN,
JOHN MORTON,
GEORGE CLYMER,
JAMES SMITH,
GEORGE TAYLOR,
JAMES WILSON,
GEORGE ROSS.

DELAWARE.

CÆSAR RODNEY,
GEORGE READ,
THOMAS M'KEAN,

MARYLAND.

SAMUEL CHASE,
WILLIAM PACA,
THOMAS STONE,
CHARLES CARROLL, of Carrollton.

VIRGINIA.

GEORGE WYTHE,
RICHARD HENRY LEE,
THOMAS JEFFERSON,
BENJAMIN HARRISON,
THOMAS NELSON, JR.,
FRANCIS LIGHTFOOT LEE,
CARTER BRAXTON.

NORTH CAROLINA.

WILLIAM HOOPER,
JOSEPH HEWES,
JOHN PENN.

SOUTH CAROLINA.

EDWARD RUTLEDGE,
THOMAS HEYWARD, JR.
THOMAS LYNCH, JR.,
ARTHUR MIDDLETON.

GEORGIA.

BUTTON GWINNETT,
LYMAN HALL,
GEORGE WALTON.

CONSTITUTION OF THE UNITED STATES.

We, the People of the United States, in order to form a more perfect union, establish justice, insure domestic tranquillity, provide for the common defence, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.

ARTICLE I.

SEC. I.—All legislative powers herein granted shall be vested in a Congress of the United States, which shall consist of a Senate and House of Representatives.

SEC. II.—1. The House of Representatives shall be composed of members chosen every second year by the people of the several states; and the electors in each state shall have the qualifications requisite for electors of the most numerous branch of the state legislature.

2. No person shall be a representative who shall not have attained the age of twenty-five years, and been seven years a citizen of the United States, and who shall not, when elected, be an inhabitant of the state in which he shall be chosen.

3. Representatives and direct taxes shall be apportioned among the several states which may be included within this Union, according to their respective numbers, which shall be determined by adding to the whole number of free persons, including those bound to service for a term of years, and excluding Indians not taxed, three-fifths of all other persons. The actual enumeration shall be made within three years after the first meeting of the Congress of the United States, and within every subsequent term of ten years, in such manner as they shall by law direct. The number of representatives shall not exceed one for every thirty thousand, but each state shall have at least one representative; and until such enumeration shall be made, the state of *New Hampshire* shall be entitled to choose three; *Massachusetts*, eight; *Rhode Island and Providence Plantations*, one; *Connecticut*, five; *New York*, six; *New Jersey*, four; *Pennsylvania*, eight; *Delaware*, one; *Maryland*, six; *Virginia*, ten; *North Carolina*, five; *South Carolina*, five; *Georgia*, three.

4. When vacancies happen in the representation from any state, the executive authority thereof shall issue writs of election to fill such vacancies.

5. The House of Representatives shall choose their speaker and other officers, and shall have the sole power of impeachment.

SEC. III.—1. The Senate of the United States shall be composed of two senators from each state, chosen by the legislature thereof, for six years; and each senator shall have one vote.

2. Immediately after they shall be assembled in consequence of the first election, they shall be divided, as equally as may be, into three

classes. The seats of the senators of the first class shall be vacated at the expiration of the second year, of the second class at the expiration of the fourth year, and the third class at the expiration of the sixth year, so that one third may be chosen every second year; and if vacancies happen by resignation or otherwise, during the recess of the legislature of any state, the executive thereof may make temporary appointments until the next meeting of the legislature, which shall then fill such vacancies.

3. No person shall be a senator who shall not have attained the age of thirty years, and been nine years a citizen of the United States, and who shall not, when elected, be an inhabitant of that state for which he shall be chosen.

4. The Vice-President of the United States shall be President of the Senate, but shall have no vote, unless they be equally divided.

5. The Senate shall choose their other officers, and also a president pro tempore in the absence of the Vice President, or when he shall exercise the office of President of the United States.

6. The Senate shall have the sole power to try all impeachments. When sitting for that purpose, they shall be on oath or affirmation. When the President of the United States is tried, the chief justice shall preside; and no person shall be convicted without the concurrence of two-thirds of the members present.

7. Judgment, in cases of impeachment, shall not extend further than to removal from office, and disqualification to hold and enjoy any office of honor, trust, or profit under the United States; but the party convicted shall, nevertheless, be liable and subject to indictment, trial, judgment and punishment, according to law.

SEC. IV.—1. The times, places, and manner of holding elections for senators and representatives shall be prescribed in each state by the legislature thereof; but the Congress may, at any time by law, make or alter such regulations, except as to the places of choosing senators.

2. The Congress shall assemble at least once in every year; and such meeting shall be on the first Monday in December, unless they shall by law appoint a different day.

SEC. V.—1. Each house shall be judge of the elections, returns, and qualifications of its own members; and a majority of each shall constitute a quorum to do business; but a smaller number may adjourn from day to day, and may be authorised to compel the attendance of absent members in such manner and under such penalties as each house may provide.

2. Each house may determine the rules of its proceedings, punish its members for disorderly behavior, and, with the concurrence of two-thirds, expel a member.

3. Each house shall keep a journal of its proceedings, and from time to time publish the same, excepting such parts as may, in their judgment require secrecy; and the yeas and nays of the members of either house

on any question shall, at the desire of one-fifth of those present, be entered on the journal.

4. Neither house, during the session of Congress, shall, without the consent of the other, adjourn for more than three days, nor to any other place than that in which the two houses shall be sitting.

SEC. VI.—1. The senators and representatives shall receive a compensation for their services, to be ascertained by law, and paid out of the treasury of the United States. They shall, in all cases, except treason, felony, and breach of the peace, be privileged from arrest during their attendance at the session of their respective houses, and in going to or returning from the same; and for any speech or debate in either house they shall not be questioned in any other place.

2. No senator or representative shall, during the time for which he was elected, be appointed to any civil office under the authority of the United States, which shall have been created, or the emoluments whereof shall have been increased, during such time; and no person holding any office under the United States shall be a member of either house during his continuance in office.

SEC. VII.—1. All bills for raising revenue shall originate in the House of Representatives; but the Senate may propose or concur with amendments, as on other bills.

2. Every bill which shall have passed the House of Representatives and the Senate shall, before it becomes a law, be presented to the President of the United States; if he approve, he shall sign it; but if not, he shall return it, with his objections, to that house in which it shall have originated, who shall enter the objections at large on their journal, and proceed to reconsider it. If, after such reconsideration, two thirds of that house shall agree to pass the bill, it shall be sent, together with the objections, to the other house; and if approved by two thirds of that house, it shall become a law. But in all such cases the votes of both houses shall be determined by yeas and nays; and the names of the persons voting for and against the bill shall be entered on the journals of each house respectively. If any bill shall not be returned by the President within ten days (Sundays excepted) after it shall have been presented to him, the same shall be a law, in like manner as if he had signed it, unless Congress, by their adjournment, prevent its return; in which case it shall not be a law.

3. Every order, resolution, or vote, to which the concurrence of the Senate and House of Representatives may be necessary (except on a question of adjournment) shall be presented to the President of the United States, and before the same shall take effect shall be approved by him, or being disapproved by him, shall be re-passed by two-thirds of the Senate and House of Representatives, according to the rules and limitations prescribed in the case of a bill.

SEC. VIII.—The Congress shall have power—

1. To lay and collect taxes, duties, imposts, and excises; to pay the debts and provide for the common defence and general welfare of the

United States; but all duties, imposts, and excises shall be uniform throughout the United States :

2. To borrow money on the credit of the United States.

3. To regulate commerce with foreign nations, and among the several states, and with the Indian tribes :

4. To establish a uniform rule of naturalization, and uniform laws on the subject of bankruptcies, throughout the United States :

5. To coin money, regulate the value thereof, and of foreign coin, and fix the standard of weights and measures :

6. To provide for the punishment of counterfeiting the securities and current coin of the United States :

7. To establish post offices and post roads :

8. To promote the progress of science and useful arts, by securing for limited times, to authors and inventors, the exclusive right to their respective writings and discoveries :

9. To constitute tribunals inferior to the supreme court :

10. To define and punish piracies and felonies committed on the high seas, and offences against the law of nations :

11. To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water :

12. To raise and support armies; but no appropriation of money to that use shall be for a longer term than two years :

13. To provide and maintain a navy :

14. To make rules for the government and regulation of the land and naval forces ;

15. To provide for calling forth the militia to execute the laws of the Union, suppress insurrections, and repel invasions :

16. To provide for organizing, arming, and disciplining the militia, and for governing such part of them as may be employed in the service of the United States, reserving to the states respectively the appointment of the officers, and the authority of training the militia, according to the discipline prescribed by Congress :

17. To exercise exclusive legislation, in all cases whatsoever, over such district (not exceeding ten miles square) as may, by cession of particular states, and the acceptance of Congress, become the seat of government of the United States, and to exercise like authority over all places purchased by the consent of the legislature of the state in which the same shall be, for the erection of forts, magazines, arsenals, dock-yards, and other needful buildings : And,

18. To make all laws which shall be necessary and proper for carrying into execution the foregoing powers, and all other powers vested by this constitution in the government of the United States, or in any department or officer thereof.

SEC. IX.—1. The migration or importation of such persons as any of the states, now existing, shall think proper to admit, shall not be prohibited by the Congress prior to the year one thousand eight hundred

and eight; but a tax or duty may be imposed on such importation, not exceeding ten dollars for each person.

2. The privilege of the writ of habeas corpus shall not be suspended, unless when, in cases of rebellion or invasion, the public safety may require it.

3. No bill of attainder, or ex post facto law, shall be passed.

4. No capitation or other direct tax shall be laid, unless in proportion to the census or enumeration herein before directed to be taken.

5. No tax or duty shall be laid on articles exported from any state. No preference shall be given, by any regulation of commerce or revenue to the ports of one state over those of another; nor shall vessels bound to or from one state be obliged to enter, clear, or pay duties in another.

6. No money shall be drawn from the treasury, but in consequence of appropriations made by law; and a regular statement and account of the receipts and expenditures of all public money shall be published from time to time.

7. No title of nobility shall be granted by the United States; and no person holding any office of profit or trust under them shall, without the consent of the Congress, accept of any present, emolument, office, or title of any kind whatever, from any king, prince, or foreign state.

SEC. X.—1. No state shall enter into any treaty, alliance, or confederation; grant letters of marque and reprisal; coin money; emit bills of credit; make any thing but gold and silver coin a tender in payment of debts; pass any bill of attainder, ex post facto law, or law impairing the obligation of contracts; or grant any title of nobility.

2. No state shall, without the consent of congress, lay any imposts or duties on imports or exports, except what may be absolutely necessary for executing its inspection laws; and the net produce of all duties and imposts laid by any state on imports or exports, shall be for the use of the treasury of the United State; and all such laws shall be subject to the revision and control of the Congress. No state shall, without the consent of Congress, lay any duty on tonnage, keep troops or ships of war in times of peace, enter into any agreement or compact with another state or with a foreign power, or engage in war, unless actually invaded, or in such imminent danger as will not admit of delay.

ARTICLE II.

SEC. 1.—1. The executive power shall be vested in a President of the United States of America. He shall hold his office during the term of four years, and, together with the Vice President, chosen for the same term, be elected as follows:

2. Each state shall appoint, in such manner as the legislature thereof may direct, a number of electors, equal to the whole number of senators and representatives to which the state may be entitled in the Congress; but no senator or representative, or person holding an office of trust or profit under the United States, shall be appointed an elector

3. [Anulled. See Amendments. Art. 12.]

4. The Congress may determine the time of choosing the electors, and the day on which they shall give their votes, which day shall be the same throughout the United States.

5. No person except a natural born citizen, or a citizen of the United States at the time of the adoption of this constitution, shall be eligible to the office of President; neither shall any person be eligible to that office who shall not have attained the age of thirty-five years; and been fourteen years a resident of the United States.

6. In case of the removal of the President from office, or of his death, resignation, or inability to discharge the powers and duties of said office, the same shall devolve on the Vice President; and the Congress may by law provide for the case of removal, death, resignation, or inability, both of the President and Vice President, declaring what officer shall then act as President, and such officer shall act accordingly, until the disability be removed, or a President shall be elected.

7. The President shall, at stated times, receive for his services a compensation, which shall neither be increased nor diminished during the period for which he shall have been elected; and he shall not receive, within that period, any other emolument from the United States, or any of them.

8. Before he enter on the execution of his office, he shall take the following oath or affirmation:—

“I do solemnly swear (or affirm) that I will faithfully execute the office of President of the United States, and will, to the best of my ability, preserve, protect, and defend the constitution of the United States.”

SEC. II.—1. The President shall be commander-in-chief of the army and navy of the United States, and of the militia of the several states, when called into the actual service of the United States: he may require the opinion in writing, of the principal officer in each of the executive departments upon any subject relating to the duties of their respective offices; and he shall have power to grant reprieves and pardons for offences against the United States, except in cases of impeachment.

2. He shall have power, by and with the advice and consent of the senate, to make treaties, provided two thirds of the senators concur; and he shall nominate, and by and with the advice and consent of the senate shall appoint ambassadors, other public ministers, and consuls, judges of the supreme court, and all other officers of the United States whose appointments are not herein otherwise provided for, and which shall be established by law. But the Congress may, by law, vest the appointment of such inferior officers as they think proper in the President alone in the courts of law, or in the heads of departments.

3. The President shall have power to fill up all vacancies that may happen during the recess of the Senate, by granting commissions, which shall expire at the end of their next session.

SEC. III.—He shall from time to time, give to the Congress information of the state of the Union, and recommend to their consideration such measures as he shall judge necessary and expedient; he may, on

extraordinary occasions, convene both houses, or either of them, and in case of disagreement between them with respect to the time of adjournment, he may adjourn them to such time as he shall think proper; he shall receive ambassadors and other public ministers; he shall take care that the laws be faithfully executed; and shall commission all the officers of the United States.

SEC. IV.—The President, Vice President, and all civil officers of the United States shall be removed from office on impeachment for, and conviction of, treason, bribery, or other high crimes and misdemeanors.

ARTICLE III.

SEC. I.—The judicial power of the United States shall be vested in one supreme court, and in such inferior courts as the Congress may, from time to time, ordain and establish. The judges, both of the supreme and inferior courts, shall hold their offices during good behavior, and shall, at stated times, receive for their services a compensation which shall not be diminished during their continuance in office.

SEC. II.—1. The judicial power shall extend to all cases in law and equity arising under this constitution, the laws of the United States, and treaties made, or which shall be made, under their authority; to all cases affecting ambassadors, and other public ministers, and consuls; to all cases of admiralty and maritime jurisdiction; to controversies to which the United States shall be a party; to controversies between two or more states; between a state and citizens of another state; between citizens of different states; between citizens of the same state, claiming lands under grants of different states and between a state, or the citizens thereof and foreign states, citizens or subjects.

2. In all cases affecting ambassadors, other public ministers, and consuls and those in which a state shall be a party, the supreme court shall have original jurisdiction. In all other cases before mentioned the Supreme court shall have appellate jurisdiction, both as to law and fact, with such exceptions, and under such regulations, as the Congress shall make.

3. The trial of all crimes, except in cases of impeachment, shall be by jury; and such trial shall be held in the state where the said crimes shall have been committed; but when not committed within any state, the trial shall be at such place or places as the Congress may by law have directed.

SEC. III.—1. Treason against the United States shall consist only in levying war against them, or in adhering to their enemies, giving them aid and comfort. No person shall be convicted of treason, unless on the testimony of two witnesses to the same overt act, or confessions in open court.

2. The Congress shall have power to declare the punishment of treason; but no attainder of treason shall work corruption of blood, or forfeiture, except during the life of the person attainted.

ARTICLE IV.

SEC. I.—Full faith and credit shall be given in each state to the public acts, records, and judicial proceedings of every other state. And the Congress may, by general laws, prescribe the manner in which such acts, records and proceedings shall be proved, and the effect thereof.

SEC. II.—1. The citizens of each state shall be entitled to all privileges and immunities of citizens in the several states.

2. A person charged in any state with treason, felony, or other crime, who shall flee from justice, and be found in another state, shall, on demand of the executive authority of the state from which he fled, be delivered up to be removed to the state having jurisdiction of the crime.

3. No person held to service or labor in one state, under the laws thereof of escaping into another, shall, in consequence of any law or regulation therein, be discharged from such service or labor, but shall be delivered up on claim of the party to whom such service or labor may be due.

SEC. III.—1. New states may be admitted by the Congress in this Union, but no new state shall be formed or erected within the jurisdiction of any other state; nor any state be formed by the junction of two or more states, or parts of states, without the consent of the legislature of the states concerned, as well as of the Congress.

2. The Congress shall have power to dispose of and make all needful rules and regulations respecting the territory or other property belonging to the United States; and nothing in this constitution shall be so construed as to prejudice any claims of the United States, or of any particular state.

SEC. IV.—The United States shall guaranty to every state of this Union a republican form of government, and shall protect each of them against invasion, and, on application to the legislature, or of the executive, (when the legislature cannot be convened,) against domestic violence.

ARTICLE V.

The Congress, whenever two-thirds of both houses shall deem it necessary, shall propose amendments to this constitution, or, on the application of the legislatures of two-thirds of the several states, shall call a convention for proposing amendments, which, in either case, shall be valid to all intents and purposes, as part of this constitution, when ratified by the legislatures of three-fourths of the several states, or by conventions in three-fourths thereof, as the one or the other mode of ratification may be proposed by the Congress; provided that no amendment which may be made prior to the year one thousand eight hundred and eight shall in any manner affect the first and fourth clauses in the ninth section of the first article; and that no state, without its consent, shall be deprived of its equal suffrage in the Senate.

ARTICLE VI.

1. All debts contracted, and engagements entered into, before the adoption of this constitution, shall be as valid against the United States under this constitution as under the confederation.

2. This constitution, and the laws of the United States which shall be made in pursuance thereof, and all treaties made, or which shall be made, under the authority of the United States, shall be the supreme law of the

land ; and the judges in every state shall be bound thereby ; any thing in the constitution or laws of any state to the contrary notwithstanding.

3. The senators and representatives before mentioned, and the members of the several state legislatures, and all executive and judicial officers, both of the United States and of the several states, shall be bound by oath or affirmation to support this constitution ; but no religious test shall ever be required as a qualification to any office or public trust under the United States.

ARTICLE VII.

The ratification of the conventions of nine states shall be sufficient for the establishment of this constitution between the states so ratifying the same.

Done in convention, by the unanimous consent of the states present, the seventeenth day of September, in the year of our Lord one thousand seven hundred and eighty-seven, and of the Independence of the United States of America the twelfth. In witness whereof, we have hereunto subscribed our names.

GEORGE WASHINGTON,

President, and Deputy from Virginia.

NEW HAMPSHIRE.

JOHN LANGDON,
NICHOLAS GILMAN.

MASSACHUSETTS.

NATHANIEL GORHAM,
RUFUS KING.

CONNECTICUT.

WM. SAMUEL JOHNSON,
ROGER SHERMAN.

NEW YORK.

ALEXANDER HAMILTON.

NEW JERSEY.

WILLIAM LIVINGSTON.
DAVID BREARLEY,
WILLIAM PATTERSON,
JONATHAN DAYTON.

PENNSYLVANIA.

BENJAMIN FRANKLIN,
THOMAS MIFFLIN,
ROBERT MORRIS,
GEORGE CLYMER,
THOMAS FITZSIMONS,
JARED INGERSOLL,
JAMES WILSON,
GOUVERNEUR MORRIS.

DELAWARE.

GEORGE READ,
GUNNING BEDFORD, JR.,
JOHN DICKINSON,
RICHARD BASSETT,
JACOB BROOM.

MARYLAND.

JAMES M'HENRY,
DAN'L OF ST. THO. JENIFER,
DANIEL CARROLL.

VIRGINIA.

JOHN BLAIR,
JAMES MADISON, JR.

NORTH CAROLINA.

WILLIAM BLOUNT,
RICH. DOBBS SPAIGHT,
HUGH WILLIAMSON.

SOUTH CAROLINA.

JOHN RUTLEDGE,
CHARLES C. PINCKNEY,
CHARLES PINCKNEY,
PIERCE BUTLER.

GEORGIA.

WILLIAM FEW,
ABRAHAM BALDWIN.

Attest,

WILLIAM JACKSON, *Secretary.*

AMENDMENTS TO THE CONSTITUTION.

ART. I.—Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble and to petition the government for a redress of grievances.

ART. II.—A well regulated militia being necessary to the security of a free state, the right of the people to keep and bear arms shall not be infringed.

ART. III.—No soldier shall, in time of peace, be quartered in any house without the consent of the owner, nor in time of war but in a manner to be prescribed by law.

ART. IV.—The right of the people to be secure in their persons, houses, papers and effects, against unreasonable searches and seizures, shall not be violated; and no warrants shall issue but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

ART. V.—No person shall be held to answer for a capital or otherwise infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces, or in the militia when in actual service, in time of war or public danger; nor shall any person be subject for the same offence to be twice put in jeopardy of life or limb; nor shall be compelled, in any criminal case, to be witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use without just compensation.

ART. VI.—In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial by an impartial jury of the state and district wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation: to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor; and to have the assistance of counsel for his defense.

ART. VII.—In suits of common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved; and no fact, tried by a jury, shall be otherwise re-examined in any court of the United States than according to the rules of the common law.

ART. VIII.—Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

ART. IX.—The enumeration in the constitution of certain rights shall not be construed to deny or disparage others retained by the people.

ART. X.—The powers not delegated to the United States by the consti-

tution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.

ART. XI.—The judicial power of the United States shall not be construed to extend to a suit in law or equity commenced or prosecuted against one of the United States by citizens of another state, or by citizens or subjects of any foreign state.

ART. XII.—1. The electors shall meet in their respective states, and vote by ballot for President and Vice President, one of whom, at least, shall not be an inhabitant of the same state with themselves; they shall name in their ballots the person voted for as President, and in distinct ballots the person voted for as Vice President; and they shall make distinct lists of all persons voted for as President; and of all persons voted for as Vice President, and of the number of votes for each; which lists they shall sign and certify, and transmit, sealed, to the seat of government of the United States, directed to the President of the Senate. The President of the Senate shall, in the presence of the Senate and House of Representatives, open all the certificates, and the votes shall then be counted; the person having the greatest number of votes for President shall be President, if such number be a majority of the whole number of electors appointed; and if no person have such majority, then from the persons having the highest number, not exceeding three, on the list of those voted for as President, the House of Representatives shall choose immediately, by ballot the President. But, in choosing the President, the votes shall be taken by states, the representation from each State having one vote; a quorum for this purpose shall consist of a member or members from two thirds of the states, and a majority of all the states shall be necessary to a choice. And if the House of Representatives shall not choose a President, whenever the right of choice shall devolve upon them, before the fourth day of March next following, then the Vice President shall act as President, as in the case of the death or other constitutional disability of the President.

2. The person having the greatest number of votes as Vice President, shall be the Vice President, if such number be a majority of the whole number of electors appointed; and if no person have a majority, then from the two highest numbers on the list the Senate shall choose the Vice President; a quorum for the purpose shall consist of two-thirds of the whole number of senators, and a majority of the whole number shall be necessary to a choice.

3. But no person constitutionally ineligible to the office of President shall be eligible to that of Vice President of the United States.

ART. XIII.—If any citizen of the United States shall accept, claim, receive, or retain any title of nobility or honor, or shall, without the consent of Congress, accept or retain any present, pension, office, or emolument, of any kind whatever, from any emperor, king, prince, or foreign power, such person shall cease to be a citizen of the United States, and shall be incapable of holding any office of trust or profit under them, or either of them.

TABLES OF INTEREST,
AT
SIX, SEVEN, EIGHT AND NINE PER CENT. PER ANNUM:
ALSO,
A COLLECTION OF MORE THAN TWO HUNDRED AND FIFTY
CHOICE ESSAYS AND MAXIMS
OF
BENJAMIN FRANKLIN,
AMONG WHICH IS THE CELEBRATED ESSAY,
THE WAY TO WEALTH,
FROM
"POOR RICHARD IMPROVED,"
COMPILED FROM HIS AUTOBIOGRAPHY AND FROM
POOR RICHARD'S ALMANACS,
COMMENCING WITH THE FIRST ISSUE IN 1733.

INTEREST TABLES BY GEORGE BECKWITH.

NEW HAVEN:

1857.

EXPLANATION OF INTEREST TABLES.

THE following Tables of Interest are calculated for 6, 7, 8 and 9 per cent. per annum. The sums on which they are calculated are—each consecutive number of dollars up to 10, then 20, 30, 40, 50, 60, 70, 80, 90, 100 and 1000 dollars.

The computation is made for each day up to 30 days, then for each month to 11; then one year, and afterwards for intervals of half a year to four years.

It will be seen that any sum given as the interest for 30 days is the same as that given for 1 month. This is agreeable to the practice in business, and to the provisions of law in most States of the Union. Although 12 divisions (call them months) of 30 days each do not make an exact year, yet the error arising from this basis of computation is hardly perceptible, and it is many times outweighed by the greater facility it affords in making computations for parts of a year.

The State of Connecticut did indeed, in 1837, provide by law, that in reckoning for parts of a year, the whole year should be considered 365 days, and the interest for any length of time should have the same ratio to the interest for 1 year, that the time did to 365 days. But the application of this theory to mercantile practice occasioned so much difficulty, and made so little difference in the result, that the law was repealed the next year, together with that passed at the same session with this, which prohibited the circulation of bills of a less denomination than three dollars.

One of the reasons that induced the construction of these tables for so large a number of rates, is that in the different forms of *accommodation*, (so called,) a rate of interest much higher than the lawful rates, is either directly or indirectly taken. While therefore they will be found useful for finding the interest on any sum for any time at lawful rates, they may be made equally available to those who discount paper at higher rates than legal interest.

Each rate of interest occupies two pages. The tables are constructed on the same principle as other tables of the same character and will be readily understood. We may add, though it may be superfluous, an example to illustrate their use:

Let it be required to find the interest of \$156.00 for 4 months and 18 days at 6 per cent. In this case we may find the interest of \$100, \$50, and \$6 for the time separately, and add the results together.

1. In the table of 6 per cent. under \$100 and opposite 4 months, we find the interest to be \$2.00. Al-o, opposite 18 days, we find 30 cents, which, added, make \$2.30, the interest of \$100 for 4 months and 18 days.

2. In the same table, under \$50, and against 4 months, we find \$1.00; also, against 18 days we find 15 cents, which make \$1.15, the interest of \$50 for 4 months and 18 days.

3. In the same table still, under \$6, and on a line with 4 months, we find 12 cents; also, opposite 18 days, 1 cent and 8 mills, which make \$0.13,8, the interest of \$6 for 4 months and 18 days.

The sum of these three results is the interest of \$156 for 4 months and 18 days. The parts collected are:

Interest of \$100 for 4 months and 18 days, -	-	-	-	-	\$2.30,0
" " 50 "	"	"	-	-	1.15,0
" " 6 "	"	"	-	-	13,8
" " 156 "	"	"	-	-	3.53,8

TABLES OF INTEREST, 6 PER CENT. PER ANNUM, OR 1-2 PER CENT. PER MONTH.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
Time.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Dolla. Cents, Mills.	Time.
1	.00	.00	.00	.01	.01	.01	.01	.01	.02	.02	1
2	.00	.01	.01	.01	.02	.02	.02	.03	.03	.03	2
3	.01	.01	.02	.02	.03	.03	.04	.04	.05	.05	3
4	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	4
5	.01	.02	.03	.03	.04	.05	.06	.07	.08	.08	5
6	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	6
7	.01	.02	.04	.05	.06	.07	.08	.09	.11	.12	7
8	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	8
9	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	9
10	.02	.03	.05	.07	.08	.10	.12	.14	.15	.17	10
11	.02	.04	.06	.07	.09	.11	.13	.15	.17	.18	11
12	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	12
13	.02	.04	.07	.09	.11	.13	.15	.17	.20	.22	13
14	.02	.05	.07	.09	.12	.14	.16	.19	.21	.23	14
15	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	15
16	.03	.05	.08	.11	.13	.16	.19	.21	.24	.27	16
17	.03	.06	.09	.11	.14	.17	.20	.23	.26	.28	17
18	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	18
19	.03	.06	.10	.13	.16	.19	.22	.25	.29	.32	19
20	.03	.07	.10	.13	.17	.20	.24	.27	.30	.33	20
21	.04	.07	.11	.14	.18	.21	.26	.28	.32	.35	21
22	.04	.07	.11	.15	.18	.22	.27	.29	.33	.37	22
23	.04	.08	.12	.15	.19	.23	.27	.31	.35	.38	23
24	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	24
25	.04	.08	.13	.17	.21	.25	.29	.33	.38	.42	25
26	.04	.09	.13	.17	.22	.26	.30	.35	.39	.43	26
27	.05	.09	.14	.18	.22	.27	.32	.36	.41	.45	27
28	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	28
29	.05	.10	.15	.19	.24	.29	.34	.39	.44	.48	29
30	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	30
1	* .05	* .10	* .15	* .20	* .25	* .30	* .35	* .40	* .45	* .50	1
2	.10	.20	.30	.40	.50	.60	.70	.80	.90	.100	2
3	.15	.30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	3
4	.20	.40	.60	.80	1.00	1.20	1.40	1.60	1.80	2.00	4
5	.25	.50	.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	5
6	.30	.60	.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	6
7	.35	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	3.50	7
8	.40	.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	8
9	.45	.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	9
10	.50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	10
11	.55	1.10	1.65	2.20	2.75	3.30	3.85	4.40	4.95	5.50	11
1	* .60	* 1.20	* 1.80	* 2.40	* 3.00	* 3.60	* 4.20	* 4.80	* 5.40	* 6.00	1
1½	.90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00	1½
2	1.20	2.40	3.60	4.80	6.00	7.20	8.40	9.60	1.080	1.200	2
2½	1.50	3.00	4.50	6.00	7.50	9.00	1.050	1.200	1.350	1.500	2½
3	1.80	3.60	5.40	7.20	9.00	1.080	1.260	1.440	1.620	1.800	3
3½	2.10	4.20	6.30	8.40	1.050	1.260	1.470	1.680	1.890	2.100	3½
4	2.40	4.80	7.20	9.60	1.200	1.440	1.680	1.920	2.160	2.400	4

TABLES OF INTEREST,

6 PER CENT. PER ANNUM, OR 1-2 PER CENT. PER MONTH.

	\$20	\$30	\$40	\$50	\$60	\$70	\$80	\$90	\$100	\$1000	
Time.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Time.
1	.03	.05	.06	.08	.10	.11	.13	.15	.16	.167	1
2	.06	.10	.13	.16	.20	.23	.26	.30	.33	.333	2
3	.10	.15	.20	.25	.30	.35	.40	.45	.50	.500	3
4	.13	.20	.26	.33	.40	.46	.53	.60	.66	.667	4
5	.16	.25	.33	.41	.50	.58	.66	.75	.83	.833	5
6	.20	.30	.40	.50	.60	.70	.80	.90	.100	1.000	6
7	.23	.35	.46	.58	.70	.81	.93	.105	.116	1.167	7
8	.26	.40	.53	.66	.80	.93	.106	.120	.133	1.333	8
9	.30	.45	.60	.75	.90	.105	.120	.135	.150	1.500	9
10	.33	.50	.66	.83	.100	.116	.133	.150	.166	1.667	10
11	.36	.55	.73	.91	.110	.128	.146	.165	.183	1.833	11
12	.40	.60	.80	.100	.120	.140	.160	.180	.200	2.000	12
13	.43	.65	.86	.108	.130	.151	.173	.195	.216	2.167	13
14	.46	.70	.93	.116	.140	.163	.186	.210	.233	2.333	14
15	.50	.75	.100	.125	.150	.175	.200	.225	.250	2.500	15
16	.53	.80	.106	.133	.160	.186	.213	.240	.266	2.667	16
17	.56	.85	.113	.141	.170	.198	.226	.255	.283	2.833	17
18	.60	.90	.120	.150	.180	.210	.240	.270	.300	3.000	18
19	.63	.95	.126	.158	.190	.221	.253	.285	.316	3.167	19
20	.66	.100	.133	.166	.200	.233	.266	.300	.333	3.333	20
21	.70	.105	.140	.175	.210	.245	.280	.315	.350	3.500	21
22	.73	.110	.146	.183	.220	.256	.293	.330	.366	3.667	22
23	.76	.115	.153	.191	.230	.268	.306	.345	.383	3.833	23
24	.80	.120	.160	.200	.240	.280	.320	.360	.400	4.000	24
25	.83	.125	.166	.208	.250	.291	.333	.375	.416	4.167	25
26	.86	.130	.173	.216	.260	.303	.346	.390	.433	4.333	26
27	.90	.135	.180	.225	.270	.315	.360	.405	.450	4.500	27
28	.93	.140	.186	.233	.280	.326	.373	.420	.466	4.667	28
29	.96	.145	.193	.241	.290	.338	.386	.435	.483	4.833	29
30	.100	.150	.200	.250	.300	.350	.400	.450	.500	5.000	30
	*	*	*	*	*	*	*	*	*	*	
1	.100	.150	.200	.250	.300	.350	.400	.450	.500	5.000	1
2	.200	.300	.400	.500	.600	.700	.800	.900	1.000	10.000	2
3	.300	.450	.600	.750	.900	1.050	1.200	1.350	1.500	15.000	3
4	.400	.600	.800	1.000	1.200	1.400	1.600	1.800	2.000	20.000	4
5	.500	.750	1.000	1.250	1.500	1.750	2.000	2.250	2.500	25.000	5
6	.600	.900	1.200	1.500	1.800	2.100	2.400	2.700	3.000	30.000	6
7	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150	3.500	35.000	7
8	.800	1.200	1.600	2.000	2.400	2.800	3.200	3.600	4.000	40.000	8
9	.900	1.350	1.800	2.250	2.700	3.150	3.600	4.050	4.500	45.000	9
10	1.000	1.500	2.000	2.500	3.000	3.500	4.000	4.500	5.000	50.000	10
11	1.100	1.650	2.200	2.750	3.300	3.850	4.400	4.950	5.500	55.000	11
	*	*	*	*	*	*	*	*	*	*	
1	1.200	1.800	2.400	3.000	3.600	4.200	4.800	5.400	6.000	60.000	1
1½	1.800	2.700	3.600	4.500	5.400	6.300	7.200	8.100	9.000	90.000	1½
2	2.400	3.600	4.800	6.000	7.200	8.400	9.600	10.800	12.000	120.000	2
2½	3.000	4.500	6.000	7.500	9.000	10.500	12.000	13.500	15.000	150.000	2½
3	3.600	5.400	7.200	9.000	10.800	12.600	14.400	16.200	18.000	180.000	3
3½	4.200	6.300	8.400	10.500	12.600	14.700	16.800	18.900	21.000	210.000	3½
4	4.800	7.200	9.600	12.000	14.400	16.800	19.200	21.600	24.000	240.000	4

TABLES OF INTEREST,

7 PER CENT. PER ANNUM, OR 7-12 PER CENT. PER MONTH.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
Time.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Time.
Days.	1	.00	.00	.01	.01	.01	.01	.02	.02	.02	1
	2	.00	.00	.01	.02	.02	.03	.03	.03	.04	2
	3	.01	.01	.02	.02	.03	.04	.05	.05	.06	3
	4	.01	.02	.02	.03	.04	.05	.06	.07	.08	4
	5	.01	.02	.03	.04	.05	.06	.07	.08	.09	5
	6	.01	.02	.03	.05	.06	.07	.08	.09	.10	6
	7	.01	.03	.04	.05	.07	.08	.10	.11	.12	7
	8	.02	.03	.05	.06	.08	.09	.11	.12	.14	8
	9	.02	.04	.05	.07	.09	.10	.12	.14	.16	9
	10	.02	.04	.06	.08	.10	.12	.14	.16	.17	10
	11	.02	.04	.06	.09	.11	.13	.15	.17	.19	11
	12	.02	.05	.07	.09	.12	.14	.16	.19	.21	12
	13	.03	.05	.08	.10	.13	.15	.18	.20	.23	13
	14	.03	.05	.08	.11	.14	.16	.19	.22	.24	14
	15	.03	.06	.09	.12	.15	.17	.20	.23	.26	15
	16	.03	.06	.09	.12	.16	.19	.22	.25	.28	16
	17	.03	.07	.10	.13	.17	.20	.23	.26	.30	17
	18	.04	.07	.10	.14	.17	.21	.24	.28	.31	18
	19	.04	.07	.11	.15	.18	.22	.26	.30	.33	19
	20	.04	.08	.12	.16	.19	.23	.27	.31	.35	20
	21	.04	.08	.12	.16	.20	.24	.29	.33	.37	21
	22	.04	.09	.13	.17	.21	.26	.30	.34	.38	22
	23	.04	.09	.13	.18	.22	.27	.31	.36	.40	23
	24	.05	.09	.14	.19	.23	.28	.33	.37	.42	24
	25	.05	.10	.15	.19	.24	.29	.34	.39	.44	25
	26	.05	.10	.15	.20	.25	.30	.35	.40	.45	26
	27	.05	.11	.16	.21	.26	.31	.37	.42	.47	27
	28	.05	.11	.16	.22	.27	.33	.38	.44	.49	28
	29	.06	.11	.17	.23	.29	.34	.39	.45	.51	29
	30	.06	.12	.18	.23	.29	.35	.41	.47	.53	30
Months.	*	*	*	*	*	*	*	*	*	*	
	1	.06	.12	.18	.23	.29	.35	.41	.47	.53	1
	2	.12	.23	.35	.47	.58	.70	.82	.93	1.05	2
	3	.18	.35	.53	.70	.88	1.05	1.23	1.40	1.58	3
	4	.23	.47	.70	.93	1.17	1.40	1.63	1.87	2.10	4
	5	.29	.58	.88	1.17	1.46	1.75	2.04	2.33	2.63	5
	6	.35	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	6
	7	.41	.82	1.23	1.63	2.04	2.45	2.86	3.27	3.68	7
	8	.47	.93	1.40	1.87	2.33	2.80	3.27	3.73	4.20	8
	9	.53	1.05	1.58	2.10	2.63	3.15	3.68	4.20	4.73	9
	10	.58	1.17	1.75	2.33	2.92	3.50	4.08	4.67	5.25	10
	11	.64	1.28	1.93	2.57	3.21	3.85	4.49	5.13	5.78	11
Years.	*	*	*	*	*	*	*	*	*	*	
	1	.70	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	1
	1½	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	1½
	2	1.40	2.80	4.20	5.60	7.00	8.40	9.80	1.120	1.260	2
	2½	1.75	3.50	5.25	7.00	8.75	1.050	1.225	1.400	1.575	2½
	3	2.10	4.20	6.30	8.40	1.050	1.260	1.470	1.680	1.890	3
	3½	2.45	4.90	7.35	9.80	1.225	1.470	1.715	1.960	2.205	3½
	4	2.80	5.60	8.40	1.120	1.400	1.680	1.960	2.240	2.520	4

TABLES OF INTEREST,

7 PER CENT. PER ANNUM, OR 7-12 PER CENT. PER MONTH.

	\$20	\$30	\$40	\$50	\$60	\$70	\$80	\$90	\$100	\$1000	
Time.	Dolls. Cents Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Time.
1	.04	.06	.08	.10	.12	.14	.16	.17	.19	.194	1
2	.08	.12	.16	.19	.23	.27	.31	.35	.39	.389	2
3	.12	.17	.23	.29	.35	.41	.47	.52	.58	.583	3
4	.16	.23	.31	.39	.47	.54	.62	.70	.78	.778	4
5	.20	.29	.39	.49	.58	.68	.78	.87	.97	.972	5
6	.23	.35	.47	.58	.70	.82	.93	.105	.117	.1167	6
7	.27	.41	.54	.68	.82	.95	.109	.122	.136	.1361	7
8	.31	.47	.62	.78	.93	.109	.124	.140	.156	.1556	8
9	.35	.52	.70	.87	.105	.122	.140	.157	.175	.1750	9
10	.39	.58	.78	.97	.117	.136	.156	.175	.194	.1944	10
11	.43	.64	.86	.107	.128	.150	.171	.192	.214	.2139	11
12	.47	.70	.93	.117	.140	.163	.187	.210	.233	.2333	12
13	.51	.76	.101	.126	.152	.177	.202	.227	.253	.2528	13
14	.54	.82	.109	.136	.163	.191	.218	.245	.272	.2722	14
15	.58	.87	.117	.146	.175	.204	.233	.262	.292	.2917	15
16	.62	.93	.124	.156	.187	.218	.249	.280	.311	.3111	16
17	.66	.99	.132	.165	.198	.231	.264	.297	.331	.3306	17
18	.70	.105	.140	.175	.210	.245	.280	.315	.350	.3500	18
19	.74	.111	.148	.185	.222	.259	.296	.332	.369	.3694	19
20	.78	.117	.156	.194	.233	.272	.311	.350	.389	.3889	20
21	.82	.122	.163	.204	.245	.286	.327	.367	.408	.4083	21
22	.86	.128	.171	.214	.257	.299	.342	.385	.428	.4278	22
23	.90	.134	.179	.224	.268	.313	.358	.402	.447	.4472	23
24	.93	.140	.187	.233	.280	.327	.373	.420	.467	.4667	24
25	.98	.146	.194	.243	.292	.340	.387	.437	.486	.4861	25
26	.101	.152	.202	.253	.303	.354	.404	.455	.506	.5056	26
27	.105	.157	.210	.262	.315	.367	.420	.472	.525	.5250	27
28	.109	.163	.218	.272	.327	.381	.436	.490	.544	.5444	28
29	.113	.169	.226	.282	.338	.395	.451	.507	.564	.5639	29
30	.117	.175	.233	.292	.350	.408	.467	.525	.583	.5833	30
	*	*	*	*	*	*	*	*	*	*	
1	.117	.175	.233	.292	.350	.408	.467	.525	.583	.5833	1
2	.233	.350	.467	.583	.700	.817	.933	1.050	1.177	1.1667	2
3	.350	.525	.600	.875	1.050	1.225	1.400	1.575	1.750	1.7500	3
4	.467	.700	.933	1.167	1.400	1.633	1.867	2.100	2.333	2.3333	4
5	.583	.875	1.167	1.458	1.750	2.043	2.333	2.625	2.917	2.9167	5
6	.700	1.050	1.400	1.750	2.100	2.450	2.800	3.150	3.500	35.000	6
7	.817	1.225	1.633	2.042	2.450	2.858	3.267	3.675	4.093	4.0833	7
8	.933	1.400	1.867	2.333	2.800	3.267	3.733	4.200	4.667	46.667	8
9	1.050	1.575	2.100	2.625	3.150	3.675	4.200	4.725	5.250	52.500	9
10	1.167	1.750	2.333	2.917	3.500	4.083	4.667	5.250	5.833	58.333	10
11	1.283	1.925	2.567	3.208	3.850	4.492	5.133	5.775	6.417	64.167	11
	*	*	*	*	*	*	*	*	*	*	
1	1.400	2.100	2.800	3.500	4.200	4.900	5.600	6.300	7.000	70.000	1
1½	2.100	3.150	4.200	5.250	6.300	7.350	8.400	9.450	10.500	105.000	1½
2	2.800	4.200	5.600	7.000	8.400	9.800	11.200	12.600	14.000	140.000	2
2½	3.500	5.250	7.000	8.750	10.500	12.250	14.000	15.750	17.500	175.000	2½
3	4.200	6.300	8.400	10.500	12.600	14.700	16.800	18.900	21.000	210.000	3
3½	4.900	7.350	9.800	12.250	14.700	17.150	19.600	22.050	24.500	245.000	3½
4	5.600	8.400	11.200	14.000	16.800	19.600	22.400	25.200	28.000	280.000	4

TABLES OF INTEREST,

8 PER CENT. PER ANNUM, OR 2-3 PER CENT. PER MONTH.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
Time.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Time.
1	.00	.00	.01	.01	.01	.01	.02	.02	.02	.02	1
2	.00	.01	.01	.02	.02	.03	.03	.04	.04	.04	2
3	.01	.01	.02	.03	.03	.04	.05	.05	.06	.07	3
4	.01	.02	.03	.04	.04	.05	.06	.07	.08	.09	4
5	.01	.02	.03	.04	.06	.07	.08	.09	.10	.11	5
6	.01	.03	.04	.05	.07	.08	.09	.11	.12	.13	6
7	.02	.03	.05	.06	.08	.09	.11	.12	.14	.16	7
8	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	8
9	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	9
10	.02	.04	.07	.09	.11	.13	.16	.18	.20	.22	10
11	.02	.05	.07	.10	.12	.15	.17	.20	.22	.24	11
12	.03	.05	.08	.11	.13	.16	.19	.21	.24	.27	12
13	.03	.06	.09	.12	.14	.17	.20	.23	.26	.29	13
14	.03	.06	.09	.12	.16	.19	.22	.25	.28	.31	14
15	.03	.06	.10	.13	.17	.20	.23	.27	.30	.33	15
16	.04	.07	.11	.14	.18	.21	.25	.28	.32	.36	16
17	.04	.07	.11	.15	.19	.23	.26	.30	.34	.38	17
18	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	18
19	.04	.08	.13	.17	.21	.25	.30	.34	.38	.42	19
20	.04	.09	.13	.18	.22	.27	.31	.36	.40	.44	20
21	.05	.09	.14	.19	.23	.28	.33	.37	.42	.47	21
22	.05	.10	.15	.20	.24	.29	.34	.39	.44	.49	22
23	.05	.10	.15	.20	.26	.31	.36	.41	.46	.51	23
24	.05	.10	.16	.21	.27	.32	.37	.43	.48	.53	24
25	.06	.11	.17	.22	.28	.33	.39	.44	.50	.56	25
26	.06	.11	.17	.23	.29	.35	.40	.46	.52	.58	26
27	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	27
28	.06	.12	.19	.25	.31	.37	.44	.50	.56	.62	28
29	.06	.13	.19	.26	.32	.39	.45	.52	.58	.64	29
30	.07	.13	.20	.27	.33	.40	.47	.53	.60	.67	30
	*	*	*	*	*	*	*	*	*	*	
1	.07	.13	.20	.27	.33	.40	.47	.53	.60	.67	1
2	.13	.27	.40	.53	.67	.80	.93	1.07	1.20	1.33	2
3	.20	.40	.60	.60	1.00	1.20	1.40	1.60	1.80	2.00	3
4	.27	.53	.80	1.07	1.33	1.60	1.87	2.13	2.40	2.67	4
5	.33	.67	1.00	1.33	1.67	2.00	2.33	2.67	3.00	3.33	5
6	.40	.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	6
7	.47	.93	1.40	1.87	2.33	2.80	3.27	3.73	4.20	4.67	7
8	.53	1.07	1.60	2.13	2.67	3.20	3.73	4.27	4.80	5.33	8
9	.60	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	9
10	.67	1.33	2.00	2.67	3.33	4.00	4.67	5.33	6.00	6.67	10
11	.73	1.47	2.20	2.93	3.67	4.40	5.13	5.87	6.60	7.33	11
	*	*	*	*	*	*	*	*	*	*	
1	.80	1.60	2.40	3.20	4.00	4.80	5.60	6.40	7.20	8.00	1
1½	1.20	2.40	3.60	4.80	6.00	7.20	8.40	9.60	1.080	1.200	1½
2	1.60	3.20	4.80	6.40	8.00	9.60	1.120	1.280	1.440	1.600	2
2½	2.00	4.00	6.00	8.00	1.000	1.200	1.400	1.600	1.800	2.000	2½
3	2.40	4.80	7.20	9.60	1.200	1.440	1.680	1.920	2.160	2.400	3
3½	2.80	5.60	8.40	1.120	1.400	1.680	1.960	2.240	2.520	2.800	3½
4	3.20	6.40	9.60	1.280	1.600	1.920	2.240	2.560	2.880	3.200	4

TABLES OF INTEREST,

8 PER CENT. PER ANNUM, OR 2-3 PER CENT. PER MONTH.

	\$20	\$30	\$40	\$50	\$60	\$70	\$80	\$90	\$100	\$1000	
Time.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Dolla. Cents. Mills.	Time.
Days.	1 .04	.07	.09	.12	.13	.16	.18	.20	.22	.22	1
	2 .09	.13	.18	.22	.27	.31	.36	.40	.44	.44	2
	3 .13	.20	.27	.33	.40	.47	.53	.60	.67	.66	3
	4 .18	.27	.36	.44	.53	.62	.71	.80	.89	.88	4
	5 .22	.33	.44	.56	.67	.78	.89	.100	.111	.111	5
	6 .29	.40	.53	.67	.80	.93	.107	.120	.133	.133	6
	7 .31	.47	.62	.78	.93	.109	.124	.140	.156	.156	7
	8 .36	.53	.71	.89	.107	.124	.142	.160	.178	.177	8
	9 .40	.60	.80	.100	.120	.140	.160	.180	.200	.200	9
	10 .44	.67	.89	.111	.133	.156	.178	.200	.222	.222	10
	11 .49	.73	.98	.122	.147	.171	.196	.220	.244	.244	11
	12 .53	.80	.107	.133	.160	.187	.213	.240	.267	.266	12
	13 .58	.88	.116	.144	.173	.202	.231	.260	.289	.288	13
	14 .62	.93	.124	.156	.187	.218	.249	.280	.311	.311	14
	15 .67	.100	.133	.167	.200	.233	.267	.300	.333	.333	15
	16 .71	.107	.142	.178	.213	.249	.284	.320	.356	.355	16
	17 .76	.113	.151	.189	.227	.264	.302	.340	.378	.377	17
	18 .80	.120	.160	.200	.240	.280	.320	.360	.400	.400	18
	19 .84	.127	.169	.211	.253	.296	.338	.380	.422	.422	19
	20 .89	.133	.178	.222	.267	.311	.356	.400	.444	.444	20
	21 .93	.140	.187	.233	.280	.327	.373	.420	.467	.466	21
	22 .98	.147	.196	.244	.293	.342	.391	.440	.489	.488	22
	23 .103	.153	.204	.256	.307	.358	.409	.460	.511	.511	23
	24 .107	.160	.213	.267	.320	.375	.427	.480	.533	.533	24
	25 .111	.167	.222	.278	.333	.389	.444	.500	.556	.556	25
	26 .116	.173	.231	.289	.347	.404	.462	.520	.578	.577	26
	27 .120	.180	.240	.300	.360	.420	.480	.540	.600	.600	27
	28 .124	.187	.249	.311	.373	.436	.498	.560	.622	.622	28
	29 .129	.193	.258	.322	.387	.451	.516	.580	.644	.644	29
	30 .133	.200	.267	.333	.400	.467	.533	.600	.667	.666	30
Months.	* *	* *	* *	* *	* *	* *	* *	* *	* *	* *	
	1 .133	.200	.267	.333	.400	.467	.533	.600	.667	.666	1
	2 .267	.400	.533	.667	.800	.933	1.067	1.200	1.333	1.333	2
	3 .400	.600	.800	1.000	1.200	1.400	1.600	1.800	2.000	2.000	3
	4 .533	.800	1.067	1.333	1.600	1.867	2.133	2.400	2.667	2.667	4
	5 .667	1.000	1.332	1.667	2.000	2.333	2.667	3.000	3.333	3.333	5
	6 .800	1.200	1.600	2.000	2.400	2.800	3.200	3.600	4.000	4.000	6
	7 .933	1.400	2.867	2.333	2.800	3.267	3.733	4.200	4.667	4.667	7
	8 1.067	1.600	2.133	2.667	3.200	3.733	4.267	4.800	5.333	5.333	8
	9 1.200	1.800	2.400	3.000	3.600	4.200	4.800	5.400	6.000	6.000	9
	10 1.333	2.000	2.667	3.333	4.000	4.667	5.333	6.000	6.667	6.667	10
	11 1.467	2.200	2.933	3.667	4.400	5.133	5.867	6.600	7.333	7.333	11
Years.	* *	* *	* *	* *	* *	* *	* *	* *	* *	* *	
	1 1.600	2.400	3.200	4.000	4.800	5.600	6.400	7.200	8.000	8.000	1
	1½ 2.400	3.600	4.800	6.000	7.200	8.400	9.600	10.800	12.000	12.000	1½
	2 3.200	4.800	6.400	8.000	9.600	11.200	12.800	14.400	16.000	16.000	2
	2½ 4.000	6.000	8.000	10.000	12.000	14.000	16.000	18.000	20.000	20.000	2½
	3 4.800	7.200	9.600	12.000	14.400	16.800	19.200	21.600	24.000	24.000	3
	3½ 5.600	8.400	11.200	14.000	16.800	19.600	22.400	25.200	28.000	28.000	3½
	4 6.400	9.600	12.800	16.000	19.200	22.400	25.600	28.800	32.000	32.000	4

TABLES OF INTEREST,

9 PER CENT. PER ANNUM, OR 3-4 PER CENT. PER MONTH.

	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	
Time.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Time
1	.00	.01	.01	.01	.01	.02	.02	.02	.02	.03	1
2	.00	.01	.02	.02	.03	.03	.04	.04	.05	.05	2
3	.01	.02	.02	.03	.04	.05	.05	.06	.07	.08	3
4	.01	.02	.03	.04	.05	.06	.07	.08	.09	.10	4
5	.01	.03	.04	.05	.06	.08	.09	.10	.11	.13	5
6	.02	.03	.05	.06	.08	.09	.11	.12	.14	.15	6
7	.02	.04	.05	.07	.09	.11	.12	.14	.16	.18	7
8	.02	.04	.06	.08	.10	.12	.14	.16	.18	.20	8
9	.02	.05	.07	.09	.11	.14	.16	.18	.20	.23	9
10	.03	.05	.08	.10	.13	.15	.18	.20	.23	.25	10
11	.03	.06	.09	.11	.14	.17	.19	.22	.25	.28	11
12	.03	.06	.09	.12	.15	.18	.21	.24	.27	.30	12
13	.03	.07	.10	.13	.16	.20	.23	.26	.29	.33	13
14	.04	.07	.11	.14	.18	.21	.25	.28	.32	.35	14
15	.04	.08	.11	.15	.19	.23	.26	.30	.34	.38	15
16	.04	.08	.12	.16	.20	.24	.28	.32	.36	.40	16
17	.04	.09	.13	.17	.21	.26	.30	.34	.38	.43	17
18	.05	.09	.14	.18	.23	.27	.32	.36	.41	.45	18
19	.05	.10	.14	.19	.24	.29	.33	.38	.43	.48	19
20	.05	.10	.15	.20	.25	.30	.35	.40	.45	.50	20
21	.05	.11	.16	.21	.26	.32	.37	.42	.47	.53	21
22	.06	.11	.17	.22	.28	.33	.39	.44	.50	.55	22
23	.06	.12	.17	.23	.29	.35	.40	.47	.52	.58	23
24	.06	.12	.18	.24	.30	.36	.42	.48	.54	.60	24
25	.06	.13	.19	.25	.31	.38	.44	.50	.56	.63	25
26	.07	.13	.20	.26	.33	.39	.46	.52	.59	.65	26
27	.07	.14	.20	.27	.34	.41	.47	.54	.61	.68	27
28	.07	.14	.21	.28	.35	.42	.49	.56	.63	.70	28
29	.07	.15	.22	.29	.36	.44	.51	.58	.65	.73	29
30	.08	.15	.23	.30	.38	.45	.53	.60	.68	.75	30
	*	*	*	*	*	*	*	*	*	*	
1	.08	.15	.23	.30	.38	.45	.53	.60	.68	.75	1
2	.15	.30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	2
3	.23	.45	.68	.90	1.13	1.35	1.58	1.80	2.03	2.25	3
4	.30	.60	.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	4
5	.38	.75	1.13	1.50	1.88	2.25	2.63	3.00	3.38	3.75	5
6	.45	.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	6
7	.53	1.05	1.58	2.10	2.63	3.15	3.68	4.20	4.73	5.25	7
8	.60	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	8
9	.68	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.08	6.75	9
10	.75	1.50	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50	10
11	.83	1.65	2.48	3.30	4.13	4.95	5.78	6.60	7.43	8.25	11
	*	*	*	*	*	*	*	*	*	*	
1	.90	1.80	2.70	3.60	4.50	5.40	6.30	7.20	8.10	9.00	1
2	1.35	2.70	4.05	5.40	6.75	8.10	9.45	1.080	1.215	1.350	2
3	1.80	3.60	5.40	7.20	9.00	1.080	1.260	1.440	1.620	1.800	3
4	2.25	4.50	6.75	9.00	1.125	1.350	1.575	1.800	2.025	2.250	4
5	2.70	5.40	8.10	1.080	1.350	1.620	1.890	2.160	2.430	2.700	5
6	3.15	6.30	9.45	1.260	1.575	1.890	2.205	2.520	2.835	3.150	6
7	3.60	7.20	1.080	1.440	1.800	2.160	2.520	2.880	3.240	3.600	7

9 PER CENT. PER ANNUM, OR 3-4 PER CENT. PER MONTH.

	#20	#30	#40	#50	#60	#70	#80	#90	#100	#1000	
Time.	Dolls Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Dolls. Cents. Mills.	Time.
Days.	1	.05	.08	.10	.13	.15	.18	.20	.23	.25	1
	2	.10	.15	.20	.25	.30	.35	.40	.45	.50	2
	3	.15	.23	.30	.38	.45	.53	.60	.68	.75	3
	4	.20	.30	.40	.50	.60	.70	.80	.90	1.00	4
	5	.25	.38	.50	.63	.75	.88	1.00	1.03	1.25	5
	6	.30	.45	.60	.75	.90	1.05	1.20	1.35	1.50	6
	7	.35	.53	.70	.88	1.05	1.23	1.40	1.58	1.75	7
	8	.40	.60	.80	1.00	1.20	1.40	1.60	1.80	2.00	8
	9	.45	.68	.90	1.13	1.35	1.58	1.80	2.03	2.25	9
	10	.50	.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	10
	11	.55	.83	1.10	1.38	1.65	1.93	2.20	2.48	2.75	11
	12	.60	.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	12
	13	.65	.98	1.30	1.63	1.95	2.28	2.60	2.93	3.25	13
	14	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	3.50	14
	15	.75	1.13	1.50	1.88	2.25	2.63	3.00	3.38	3.75	15
	16	.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	16
	17	.85	1.28	1.70	2.13	2.55	2.98	3.40	3.83	4.25	17
	18	.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	18
	19	.95	1.43	1.90	2.38	2.85	3.33	3.80	4.28	4.75	19
	20	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	20
	21	1.05	1.58	2.10	2.63	3.15	3.68	4.20	4.73	5.25	21
	22	1.10	1.65	2.20	2.75	3.30	3.85	4.40	4.95	5.50	22
	23	1.15	1.73	2.30	2.88	3.45	4.03	4.60	5.18	5.75	23
	24	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	24
	25	1.25	1.88	2.50	3.13	3.75	4.38	5.00	5.63	6.25	25
	26	1.30	1.95	2.60	3.25	3.90	4.55	5.20	5.85	6.50	26
	27	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.08	6.75	27
	28	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	7.00	28
	29	1.45	2.18	2.90	3.63	4.35	5.08	5.80	6.53	7.25	29
	30	1.50	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50	30
Months.	*	*	*	*	*	*	*	*	*	*	
	1	1.150	2.25	3.00	3.75	4.50	5.25	6.00	6.75	7.50	1
	2	3.00	4.50	6.00	7.50	9.00	1.050	1.200	1.350	1.500	2
	3	4.50	6.75	9.00	1.125	1.350	1.575	1.800	2.025	2.250	3
	4	6.00	9.00	1.200	1.500	1.800	2.100	2.400	2.700	3.000	4
	5	7.50	1.125	1.500	1.875	2.250	2.625	3.000	3.375	3.750	5
	6	9.00	1.350	1.800	2.250	2.700	3.150	3.600	4.050	4.500	6
	7	1.050	1.675	2.100	2.625	3.150	3.675	4.200	4.725	5.250	7
	8	1.200	1.800	2.400	3.000	3.600	4.200	4.800	5.400	6.000	8
	9	1.350	2.025	2.700	3.375	4.050	4.725	5.400	6.075	6.750	9
	10	1.500	2.250	3.000	3.750	4.500	5.250	6.000	6.750	7.500	10
11	1.650	2.475	3.300	4.125	4.950	5.775	6.600	7.425	8.250	11	
Years.	*	*	*	*	*	*	*	*	*	*	
	1	1.800	2.700	3.600	4.500	5.400	6.300	7.200	8.100	9.000	1
	1½	2.700	4.050	5.400	6.750	8.100	9.450	10.800	12.150	13.500	1½
	2	3.600	5.400	7.200	9.000	10.800	12.600	14.400	16.200	18.000	2
	2½	4.500	6.750	9.000	11.250	13.500	15.750	18.000	20.250	22.500	2½
	3	5.400	8.100	10.800	13.500	16.200	18.900	21.600	24.300	27.000	3
	3½	6.300	9.450	12.600	15.750	18.900	22.050	25.200	28.350	31.500	3½
4	7.200	10.800	14.400	18.000	21.600	25.200	28.800	32.400	36.000	4	

BENJAMIN FRANKLIN,



Born at Boston, Mass., January 17, 1706—Died at Philadelphia, Penn.,
April 17, 1790.

DR. FRANKLIN, in 1728, wrote his epitaph, which he subsequently corrected in some minor particulars, and left among his papers, as follows :

“THE BODY
OF
BENJAMIN FRANKLIN,
PRINTER,
(like the cover of an old book,
its contents torn out,
and stripped of its lettering and gilding,)
lies here food for worms ;
yet the work itself shall not be lost,
for it will (as he believed) appear once more
in a new and more elegant edition,
revised and corrected
by
THE AUTHOR.”

WRITINGS OF FRANKLIN.

ESSAYS,

HUMOROUS, MORAL, ECONOMICAL, AND POLITICAL.

THE WAY TO WEALTH,

*As clearly shown in the practice of an old Pennsylvania Almanac, entitled,
"Poor Richard Improved."*

COURTEOUS READER,

I have heard that nothing gives an author so great pleasure as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I stopped my horse lately where a great number of people were collected at an auction of merchants' goods. The hour of the sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean old man, with white locks, "Pray, Father Abraham, what think you of the times? Will not these heavy taxes quite ruin the country? How shall we ever be able to pay them? What would you advise us to?" Father Abraham stood up and replied, "If you would have my advice, I will give it you in short; for 'A word to the wise is enough,' as Poor Richard says." They joined in desiring him to speak his mind; and, gathering round him, he proceeded as follows:

"Friends," said he, "the taxes are indeed very heavy, and if those laid on by the government were the only ones we had to pay, we might more easily discharge them; but we have many others, and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly; and from these taxes the commissioners cannot ease or deliver us, by allowing an abatement. However, let us hearken to good advice, and something may be done for us: 'God helps them that help themselves,' as Poor Richard says.

"I. It would be thought a hard government that should tax its people one-tenth part of their time, to be employed in its service; but idleness taxes many of us much more; sloth, by bringing on diseases, absolutely shortens life. 'Sloth, like rust, consumes faster than labor wears; while the used key is always bright,' as Poor Richard says. How

much more than is necessary do we spend in sleep? forgetting that 'The sleeping fox catches no poultry,' and that 'There will be sleeping enough in the grave,' as Poor Richard says.

"'If time be of all things the most precious, wasting time must be,' as Poor Richard says, 'the greatest prodigality;' since, as he elsewhere tells us, 'Lost time is never found again; and what we call time enough, always proves little enough.' Let us, then, up and be doing, and doing to the purpose; so by diligence shall we do more with less perplexity. 'Sloth makes all things difficult, but industry all easy;' and 'He that riseth late must trot all day, and shall scarce overtake his business at night;' while 'Laziness travels so slowly, that Poverty soon overtakes him.' 'Drive thy business, let not that drive thee;' and 'Early to bed and early to rise, makes a man healthy, wealthy, and wise,' as Poor Richard says.

"So what signifies wishing and hoping for better times? We may make these times better if we bestir ourselves. 'Industry need not wish, and he that lives upon hopes will die fasting.' There are no gains without pains; then help hands, for I have no lands; or, if I have, they are smartly taxed. 'He that hath a trade hath an estate; and he that hath a calling hath an office of profit and honor,' as Poor Richard says; but then the trade must be worked at, and the calling followed, or neither the estate nor the office will enable us to pay our taxes. If we are industrious we shall never starve; for, 'At the workingman's house hunger looks in, but dares not enter.' Nor will the bailiff or the constable enter; for 'Industry pays debts, while despair increaseth them.' What though you have found no treasure, nor has any rich relation left you a legacy? 'Diligence is the mother of luck, and God gives all things to industry. Then plow deep while sluggards sleep, and you shall have corn to sell and to keep.' Work while it is called to-day, for you know not how much you may be hindered to-morrow. 'One to-day is worth two to-morrows,' as Poor Richard says; and further, 'Never leave that till to-morrow which you can do to-day.' If you were a servant, would you not be ashamed that a good master should catch you idle? Are you, then, your own master? Be ashamed to catch yourself idle when there is so much to be done for yourself, your family, and your country. Handle your tools without mittens; remember that 'The cat in gloves catches no mice,' as Poor Richard says. It is true there is much to be done, and perhaps you are weak-handed; but stick to it steadily, and you will see great effects; for 'Constant dropping wears away stones;' and 'By diligence and patience the mouse ate in two the cable; and 'Little strokes fell great oaks.'

"Methinks I hear some of you say, 'Must a man afford himself no leisure?' I will tell thee, my friend, what Poor Richard says: 'Employ thy time well, if thou meanest to gain leisure; and, since thou art not sure of a minute, throw not away an hour.' Leisure is time for doing

something useful ; this leisure the diligent man will obtain, but the lazy man never ; for ‘ A life of leisure and a life of laziness are two things.’ ‘ Many, without labor, would live by their wits only, but they break for want of stock ;’ whereas industry gives comfort, and plenty, and respect. ‘ Fly pleasures, and they will follow you.’ ‘ The diligent spinner has a large shift ; and now I have a sheep and a cow, everybody bids me good-morrow.’

“ II. But with our industry we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others ; for, as Poor Richard says,

I never saw an oft-removed tree,
Nor yet an oft-removed family,
That throve so well as those that settled be.’

And again, ‘ Three removes are as bad as a fire ;’ and again, ‘ Keep thy shop, and thy shop will keep thee ;’ and again, ‘ If you would have your business done, go ; if not, send.’ And again,

‘ He that by the plow would thrive,
Himself must either hold or drive.’

And again, ‘ The eye of the master will do more work than both his hands ;’ and again, ‘ Want of care does us more damage than want of knowledge ;’ and again, ‘ Not to oversee workmen is to leave them your purse open.’ Trusting too much to others’ care is the ruin of many ; ‘ For in the affairs of this world men are saved, not by faith, but by the want of it ;’ but a man’s own care is profitable ; for, ‘ If you would have a faithful servant, and one that you like, serve yourself.’ ‘ A little neglect may breed great mischief ; for want of a nail the shoe was lost ; for want of a shoe the horse was lost ; for want of a horse the rider was lost, being overtaken and slain by the enemy ; all for want of a little care about a horseshoe nail.’

“ III. So much for industry, my friends, and attention to one’s own business ; but to these we must add frugality, if we would make our industry more certainly successful. A man may, if he knows not how to save as he gets, keep his nose all his life to the grindstone, and die not worth a groat at last. ‘ A fat kitchen makes a lean will ;’

‘ Many estates are spent in the getting,
Since women for tea forsook spinning and knitting,
And men for punch forsook hewing and splitting.’

‘ If you would be wealthy, think of saving as well as of getting.’ ‘ The Indies have not made Spain rich, because her outgoes are greater than her incomes.’

“ Away, then, with your expensive follies, and you will not then have so much cause to complain of hard times, heavy taxes, and chargeable

families. And further, 'what maintains one vice would bring up two children.' You may think, perhaps, that a little tea, or a little punch now and then, diet a little more costly, clothes a little finer, and a little entertainment now and then, can be no great matter; but remember, 'Many a little makes a mickle.' Beware of little expenses: 'A small leak will sink a great ship,' as Poor Richard says: and again, 'Who dainties love, shall beggars prove; and moreover, 'Fools make feasts, and wise men eat them.'

"Here you are all got together at this sale of fineries and knickknacks. You call them *goods*; but if you do not take care, they will prove *evils* to some of you. You expect they will be sold cheap, and perhaps they may for less than they cost; but, if you have no occasion for them, they must be dear to you. Remember what Poor Richard says: 'Buy what thou hast no need of, and ere long thou shalt sell thy necessities.' And again, 'At a great pennyworth pause a while.' He means, that perhaps the cheapness is apparent only, and not real; or the bargain, by straightening thee in thy business, may do thee more harm than good. For in another place he says, 'Many have been ruined by buying good pennyworths.' Again, 'It is foolish to lay out money in a purchase of repentance;' and yet this folly is practised every day at auctions, for want of minding the Almanac. Many a one, for sake of finery on the back, have gone with a hungry belly, and half starved their families. 'Silks and satins, scarlet and velvets, put out the kitchen fire,' as Poor Richard says.

"These are not the necessities of life; they can scarcely be called the conveniences; and yet, only because they look pretty, how many want to have them! By these and other extravagances, the genteel are reduced to poverty, and forced to borrow of those whom they formerly despised, but who, through industry and frugality, have maintained their standing; in which case it appears plainly that 'A plowman on his legs is higher than a gentleman on his knees,' as Poor Richard says. Perhaps they have had a small estate left them, which they knew not the getting of; they think 'It is day, and will never be night;' that a little to be spent out of so much is not worth minding; but 'Always taking out of the mealtub and never putting in, soon comes to the bottom,' as Poor Richard says; and then, 'When the well is dry, they know the worth of water.' But this they might have known before if they had taken his advice. 'If you would know the value of money, go and try to borrow some; for he that goes a borrowing goes a sorrowing,' as Poor Richard says; and indeed so does he that lends to such people, when he goes to get it in again. Poor Dick further advises, and says,

'Fond pride of dress is sure a very curse;
Ere fancy you consult, consult your purse.'

And again, 'Pride is as loud a beggar as Want, and a great deal more saucy.' When you have bought one fine thing, you must buy ten more, that your appearance may be all of a-piece; but Poor Dick says 'It is easier to suppress the first desire than to satisfy all that follow it.' And it is as truly folly for the poor to ape the rich, as for the frog to swell in order to equal the ox.

'Vessels large may venture more,
But little boats should keep near shore.'

It is, however, a folly soon punished; for, as Poor Richard says, 'Pride that dines on vanity, sups on contempt.' 'Pride breakfasted with Plenty, dined with Poverty, and supped with Infamy.' And, after all, of what use is this pride of appearance, for which so much is risked, so much is suffered? It cannot promote health nor ease pain; it makes no increase of merit in the person; it creates envy; it hastens misfortune.

"But what madness must it be to *run in debt* for these superfluities? We are offered, by the terms of this sale, six months' credit; and that, perhaps, has induced some of us to attend it, because we cannot spare the ready money, and hope now to be fine without it. But ah! think what you do when you run in debt; you give to another power over your liberty. If you cannot pay at the time, you will be ashamed to see your creditor; you will be in fear when you speak to him; you will make poor, pitiful, sneaking excuses, and, by degrees, come to lose your veracity, and sink into base, downright lying; for 'The second vice is lying, the first is running in debt,' as Poor Richard says; and again, to the same purpose, 'Lying rides on Debt's back;' whereas a freeborn ought not to be ashamed or afraid to see or speak to any man living. But poverty often deprives a man of all spirit and virtue. 'It is hard for an empty bag to stand upright.'

"What would you think of that prince or of that government who should issue an edict forbidding you to dress like a gentleman, or gentlewoman, on pain of imprisonment or servitude? Would you not say that you were free, have a right to dress as you please, and that such an edict would be a breach of your privileges, and such a government tyrannical? And yet you are about to put yourself under such tyranny, when you run in debt for such dress! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in jail till you shall be able to pay him. When you have got your bargain, you may, perhaps, think little of payment; but, as Poor Richard says, 'Creditors have better memories than debtors; creditors are a superstitious sect, great observers of set days and times.' The day comes round before you are aware, and the demand is made before you are prepared to satisfy it; or if you bear your debt in mind, the term, which at first seemed so long, will, as it lessens, appear extremely short. Time will seem to have added wings to his heels as well as his shoulders.

‘Those have a short lent who owe money to be paid at Easter.’ At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury; but

‘For age and want save while you may;
No morning sun lasts a whole day.’

Gain may be temporary and uncertain, but ever, while you live, expense is constant and certain; and ‘It is easier to build two chimneys than to keep one in fuel,’ as Poor Richard says; so, ‘Rather go to bed supperless than rise in debt.’

“IV. This doctrine, my friends, is reason and wisdom; but, after all, do not depend too much upon your own industry, and frugality, and prudence, though excellent things; for they may all be blasted without the blessing of Heaven; and therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember, Job suffered, and was afterward prosperous.

“And now, to conclude, ‘Experience keeps a dear school, but fools will learn in no other,’ as Poor Richard says, and scarce in that; for it is true, ‘We may give advice, but we cannot give conduct.’ However, remember this, ‘They that will not be counselled cannot be helped;’ and further, that, ‘If you will not hear Reason, she will surely rap your knuckles,’ as Poor Richard says.”

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine: and immediately practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly. I found the good man had thoroughly studied my Almanacs, and digested all I had dropped on these topics during the course of twenty-five years. The frequent mention he made of me must have tired any one else; but my vanity was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own which he ascribed to me, but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it; and, though I had at first determined to buy stuff for a new coat, I went away resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine. I am, as ever, thine to serve thee,

RICHARD SAUNDERS.

M A X I M S .

The favour of the great is no inheritance.

Fools make feasts, and wise men eat them.

Beware of the young doctor and the old barber.

The poor have little, beggars none; the rich too much, enough, not one.

ON THE USEFULNESS OF THE MATHEMATICS.

MATHEMATICS originally signified any kind of discipline or learning, but now it is taken for that science which teaches or contemplates whatever is capable of being numbered or measured. That part of the mathematics which relates to numbers only, is called *arithmetic*; and that which is concerned about measure in general, whether length, breadth, motion, force, &c., is called *geometry*.

As to the usefulness of arithmetic, it is well known that no business, commerce, trade, or employment whatsoever, even from the merchant to the shopkeeper, &c., can be managed and carried on without the assistance of numbers; for by these the trader computes the value of all sorts of goods that he dealeth in, does his business with ease and certainty, and informs himself how matters stand at any time with respect to men, money, and merchandise, to profit and loss, whether he goes forward or backward, grows richer or poorer. Neither is this science only useful to the merchant, but is reckoned the *primum mobile* (or first mover) of all mundane affairs in general, and is useful for all sorts and degrees of men, from the highest to the lowest.

As to the usefulness of geometry, it is as certain that no curious art or mechanic work can either be invented, improved, or performed without its assisting principles.

It is owing to this that astronomers are put into a way of making their observations, coming at the knowledge of the extent of the heavens, the duration of time, the motions, magnitudes, and distances of the heavenly bodies, their situations, positions, risings, settings, aspects, and eclipses; also the measure of seasons, of years, and of ages.

It is by the assistance of this science that geographers present to our view at once the magnitude and form of the whole earth, the vast extent of the seas, the divisions of empires, kingdoms and provinces.

It is by the help of geometry the ingenious mariner is instructed how to guide a ship through the vast ocean, from one part of the earth to another, the nearest and safest way, and in the shortest time.

By help of this science the architects take their just measures for the structure of buildings, as private houses, churches, palaces, ships, fortifications, &c.

By its help engineers conduct all their works, take the situation and plan of towns, forts, and castles, measure their distances from one another, and carry their measures into places that are only accessible to the eye.

From hence also is deduced that admirable art of drawing sun-dials on any place, howsoever situate, and for any part of the world, to point out the exact time of the day, the sun's declination, altitude, amplitude, azimuth, and other astronomical matters.

By geometry the surveyor is directed how to draw a map of any country, to divide his lands, and to lay down and plot any piece of ground, and thereby discover the area in acres, rods, and perches; the gauger is instructed how to find the capacities or solid contents of all kinds of vessels, in barrels, gallons, bushels, &c.; and the measurer is furnished with rules for finding the areas and contents of superficies and solids, and casting up all manner of workmanship. All these, and many more useful arts, too many to be enumerated here, wholly depend upon the aforesaid sciences, namely, arithmetic and geometry.

This science is descended from the infancy of the world, the inventors of which were the first propagators of human kind, as Adam, Noah, Abraham, Moses, and divers others.

There has not been any science so much esteemed and honored as this of the mathematics, nor with so much industry and vigilance become the care of great men, and labored in by the potentates of the world, namely, emperors, kings, princes, &c.

Mathematical demonstrations are a logic of as much or more use than that commonly learned at schools, serving to a just formation of the mind, enlarging its capacity, and strengthening it so as to render the same capable of exact reasoning, and discerning truth from falsehood in all occurrences, even subjects not mathematical. For which reason it is said the Egyptians, Persians, and Lacedæmonians seldom elected any new kings but such as had some knowledge in the mathematics; imagining those who had not, men of imperfect judgments, and unfit to rule and govern.

Though Plato's censure, that those who did not understand the 117th proposition of the 13th book of Euclid's Elements ought not to be ranked among rational creatures, was unreasonable and unjust, yet to give a man the character of universal learning, who is destitute of a competent knowledge in the mathematics, is no less so.

The usefulness of some particular parts of the mathematics, in the common affairs of human life, has rendered some knowledge of them very necessary to a great part of mankind, and very convenient to all the rest, that are any way conversant beyond the limits of their own particular callings.

Those whom necessity has obliged to get their bread by manual industry, where some degree of art is required to go along with it, and who have had some insight into these studies, have very often found advantages from them sufficient to reward the pains they were at in acquiring them. And whatever may have been imputed to some other studies, under the notion of insignificance and loss of time, yet these, I believe, never caused repentance in any, except it was for their remissness in the prosecution of them.

Philosophers do generally affirm that human knowledge to be most excellent which is conversant among the most excellent things. What

science, then, can there be more noble, more excellent, more useful for men, more admirably high and demonstrative, than this of the mathematics ?

I shall conclude with what Plato says, in the seventh book of his *Republic*, with regard to the excellence and usefulness of geometry, being to this purpose :

“ Dear friend : You see then that mathematics are necessary, because, by the exactness of the method, we get a habit of using our minds to the best advantage. And it is remarkable that, all men being capable by nature to reason and understand the sciences, the less acute, by studying this, though useful to them in every other respect, will gain this advantage, that their minds will be improved in reasoning aright ; for no study employs it more, nor makes it susceptible of attention so much ; and those who we find have a mind worth cultivating, ought to apply themselves to this study.”

M A X I M S .

Eat to live, and not live to eat.
 To lengthen thy life, lessen thy meals.
 The proof of gold is fire ; the proof of
 woman, gold ; the proof of man, a woman.
 A fat kitchen, a lean will.
 Distrust and caution are the parents of
 security.
 Tongue double, brings trouble.
 He that drinks fast, pays slow.
 Great famine when wolves eat wolves.
 A good wife lost, is God's gift lost.
 He's the best physician that knows the
 worthlessness of the most medicines.
 Beware of meat twice boiled, and an
 old foe reconciled.
 The heart of a fool is in his mouth, but
 the mouth of a wise man is in his heart.
 Where bread is wanting, all's to be sold.
 There is neither honor nor gain in deal-
 ing with a villain.
 Snowy winter, a plentiful harvest.
 Nothing more like a fool than a drunk-
 en man.
 God works wonders now and then ;
 Behold ! a lawyer, an honest man.
 You cannot pluck roses without fear of
 thorns,
 Nor enjoy a fair wife without danger of
 horns.
 Without justice, courage is weak.
 Many medicines, few cures.

Where carcasses are, eagles will gather,
 And where good laws are, much people
 flock thither.
 Would you live with ease, do what you
 ought, and not what you please.
 Better slip with foot than tongue.
 Blame-all and praise-all are two block-
 heads.
 Be temperate in wine, in eating, girls,
 and sloth, or the gout will seize you and
 plague you both.
 In success be moderate.
 Take this remark from Richard, poor and
 lame,
 What e'er's begun in anger, ends in shame.
 What one relishes, nourishes.
 No man e'er was glorious, who was not
 laborious.
 All things are easy to industry,
 All things difficult to sloth.
 If you ride a horse, sit close and tight,
 If you ride a man sit easy and light.
 Hope of gain lessens pain.
 Grief often treads upon the heels of plea-
 sure,
 Married in haste, we oft repent at leisure ;
 Some by experience finds these words
 misplaced,
 Married at leisure, they repent in haste.
 Where there's marriage without love,
 there will be love without marriage.

ADVICE TO A YOUNG TRADESMAN.

TO MY FRIEND A. B.

As you have desired it of me, I write the following hints, which have been of service to me, and may, if observed, be so to you.

Remember that *time* is money. He that can earn ten shillings a day by his labor, and goes abroad or sits idle one half of that day, though he spends but sixpence during his diversion or idleness, ought not reckon *that* the only expense; he has really spent, or rather thrown away, five shillings besides.

Remember that *credit* is money. If a man lets his money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a considerable sum where a man has good and large credit, and makes good use of it.

Remember that money is of the prolific, generating nature. Money can beget money, and its offspring can beget more, and so on. Five shillings turned is six, turned again it is seven and threepence, and so on till it becomes a hundred pounds. The more there is of it, the more it produces every turning, so that the profits rises quicker and quicker. He that kills a breeding-sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds.

Remember that six pounds a year is but a groat a day. For this little sum, (which may be daily wasted either in time or expense unperceived,) a man of credit may, on his own security, have the constant possession and use of a hundred pounds. So much in stock, briskly turned by an industrious man, produces great advantage.

Remember this saying, *The good paymaster is lord of another man's purse*. He that is known to pay punctually and exactly to the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use. After industry and frugality, nothing contributes more to the raising of a young man in the world than punctuality and justice in all his dealings; therefore never keep borrowed money an hour behind the time you promised, lest a disappointment shut up your friend's purse for ever.

The most trifling actions that affect a man's credit are to be regarded. The sound of your hammer at five in the morning or nine at night, heard by a creditor, makes him easy six months longer; but if he sees you at a billiard table, or hears your voice at a tavern when you should be at work, he sends for his money the next day; demands it, before he can receive it, in a lump.

It shows, besides, that you are mindful of what you owe; it makes you appear a careful as well as an honest man, and that still increases your credit.

Beware of thinking all your own that you possess, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account for some time both of your expenses and your income. If you take the pains at first to mention particulars, it will have this good effect: you will discover how wonderfully small, trifling expenses mount up to large sums, and will discern what might have been, and may, for the future, be saved, without occasioning any great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to market. It depends chiefly on two words, *industry* and *frugality*; that is, waste neither *time* nor *money*, but make the best use of both. Without industry and frugality nothing will do, and with them everything. He that gets all he can honestly, and saves all he gets, (necessary expenses excepted) will certainly, become *rich*, if that Being who governs the world, to whom all should look for a blessing on their honest endeavors, doth not, in his wise providence, otherwise determine.

AN OLD TRADESMAN.

M A X I M S .

Would you persuade, speak of interest,
not of reason.

Some men grow mad by studying much
to know,

But who grows mad by studying good to
grow.

Jack Little sowed little, and little he'll
reap.

A lawyer being sick and extreme ill,
Was moved by his friends to make his
will,

Which soon he did, gave all the wealth
he had,

To frantic persons, lunatic and mad.

And to his friends this reason did reveal,
(That they might see with equity he'd
deal,)

From madmen's hands I did my wealth
receive,

Therefore that wealth to madmen's hands
I leave.

He that cannot obey, cannot command.

There have been as great souls un-
known to fame as any of the most famous.

Do good to thy friend to keep him, to
thy enemy to gain him.

He does not possess wealth, it possesses
him.

Who pleasure gives, shall joy receive.

A good man is seldom uneasy, an ill
one never easie.

Teach your child to hold his tongue,
he'll learn fast enough to speak.

Don't value a man for the value he is
of, but for the qualities he possesses.

An innocent plowman is more worthy
than a vicious prince.

He that is rich need not live sparingly,
and he that live sparingly need not be
rich.

If you would be revenged of your
enemy, govern yourself.

A wicked hero will turn his back to an
innocent coward.

Laws like to cobwebs, catch small flies,
Great ones break through before your
eyes.

An egg to-day is better than a hen to-
morrow.

Drink water, put the money in your
pocket, and leave the dry-bellyache in
the punch-bowl.

Strange, that he who lives by shifts,
can seldom shift himself.

The magistrate should obey the laws,
the people should, obey the magistrate.

RULES OF HEALTH.

EAT and drink such an exact quantity as the constitution of thy body allows of, in reference to the services of the mind.

They that study much ought not to eat so much as those that work hard, their digestion being not so good.

The exact quantity and quality being found out, is to be kept to constantly.

Excess in all other things whatever, as well as in meat and drink, is also to be avoided.

Youth, age, and the sick require a different quantity.

And so do those of contrary complexions; for that which is too much for a phlegmatic man is not sufficient for a choleric.

The measure of food ought to be, (as much as possibly may be,) exactly proportionable to the quality and condition of the stomach, because the stomach digests it.

That quantity that is sufficient, the stomach can perfectly concoct and digest, and it sufficeth the due nourishment of the body.

A greater quantity of some things may be eaten than of others, some being of lighter digestion than others.

The difficulty lies in finding out an exact measure; but eat for necessity, not pleasure; for lust knows not where necessity ends.

Wouldst thou enjoy a long life, a healthy body, and a vigorous mind, and be acquainted also with the wonderful works of God, labor in the first place to bring thy appetite to reason.

M A X I M S .

When 'tis fair, be sure take your great coat with you.

Necessity has no law—I know some attorneys of the name.

Onions can make even heirs and widows weep.

As sore places meet most rubs, proud folks meet most affronts.

The thrifty maxims of the wary Dutch, is to save all the money they can touch.

He that waits upon fortune, is never sure of a dinner.

A learned blockhead is a greater blockhead than an ignorant one.

Marry your son when you will, but your daughter when you can.

Avarice and happiness never saw each other, how then should they become acquainted.

Bad commentators spoil the best of books.

Approve not of him who commends all you say.

By diligence and patience, the mouse bit in two the cable.

A little house well filled, a little field well tilled, and a little wife well willed, are great riches.

Old maids lead apes there, where the old bachelors are turned to apes.

He that goes far to marry, will either deceive or be deceived.

ON TRUTH AND FALSEHOOD.

*Veritas luce clarior.**

A FRIEND of mine was the other day cheapening some trifles at a shopkeeper's, and after a few words they agreed on a price. At the tying up of the parcels he had purchased, the mistress of the shop told him that people were growing very hard, for she actually lost by everything she sold. How, then, is it possible, said my friend, that you can keep on your business? Indeed, sir, answered she, I must of necessity shut my doors, had I not a very great trade. The reason, said my friend, (with a sneer,) is admirable.

There are a great many retailers who falsely imagine that being *historical* (the modern phrase for lying) is much for their advantage; and some of them have a saying, *that it is a pity lying is a sin, it is so useful in trade*; though if they would examine into the reason why a number of shopkeepers raise considerable estates, while others who have set out with better fortunes have become bankrupts, they would find that the former made up with truth, diligence, and probity, what they were deficient of in stock; while the latter have been found guilty of imposing on such customers as they found had no skill in the quality of their goods.

The former character raises a credit which supplies the want of fortune, and their fair dealing brings them customers; whereas none will return to buy of him by whom he has been once imposed upon. If people in trade would judge rightly, we might buy blindfolded, and they would save, both to themselves and customers, the unpleasantness of *haggling*.

Though there are numbers of shopkeepers who scorn the mean vice of lying, and whose word may very safely be relied on, yet there are too many who will endeavor, and backing their falsities with asseverations, pawn their salvation to raise their prices.

As example works more than precept, and my sole view being the good and interest of my countrymen, whom I could wish to see without any vice or folly, I shall offer an example of the veneration bestowed on truth and abhorrence of falsehood among the ancients.

Augustus, triumphing over Mark Anthony and Cleopatra, among other captives who accompanied them, brought to Rome a priest of about sixty years old; the senate being informed that this man had never been detected in a falsehood, and was believed never to have told a lie, not only restored him to liberty, but made him a high priest, and

* Truth is brighter than light.

caused a statue to be erected to his honor. The priest thus honored was an Egyptian, and an enemy to Rome, but his virtue removed all obstacles.

Pamphilus was a Roman citizen, whose body upon his death was forbidden sepulture, his estate was confiscated, his house razed, and his wife and children banished the Roman territories, wholly for his having been a notorious and inveterate liar.

Could there be greater demonstrations of respect for truth than these of the Romans, who elevated an enemy to the greatest honors, and exposed the family of a citizen to the greatest contumely?

There can be no excuse for lying, neither is there anything equally despicable and dangerous as a liar, no man being safe who associates with him; for *he who will lie will swear to it*, says the proverb; and such a one may endanger my life, turn my family out of doors, and ruin my reputation, whenever he shall find it his interest; and if a man will lie and swear to it in his shop to obtain a trifle, why should we doubt his doing so when he may hope to make a fortune by his perjury? The crime is in itself so mean, that to call a man a liar is esteemed every where an affront not to be forgiven.

If any have lenity enough to allow the dealers an excuse for this bad practice, I believe they will allow none for the gentleman who is addicted to this vice; and must look upon him with contempt. That the world does so, is visible by the derision with which his name is treated whenever it is mentioned.

The philosopher Epimenides gave the Rhodians this description of Truth. She is the companion of the gods, the joy of heaven, the light of the earth, the pedestal of justice, and the basis of good policy.

Eschines told the same people, that truth was a virtue without which force was enfeebled, justice corrupted; humility became dissimulation, patience intolerable, chastity a dissembler, liberty lost, and pity superfluous.

Pharmanes the philosopher told the Romans that truth was the centre on which all things rested; a chart to sail by, a remedy for all evils, and a light to the whole world.

Anaxarchus, speaking of truth, said it was health incapable of sickness, life not subject to death, an elixir that healeth all, a sun not to be obscured, a moon without eclipse, an herb which never withereth, a gate that is never closed, and a path which never fatigues the traveler.

But if we are blind to the beauties of truth, it is astonishing that we should not open our eyes to the inconvenience of falsity. A man given to romance must be always on his guard, for fear of contradicting and exposing himself to derision; for the most *historical* would avoid the odious character, though it is impossible, with the utmost circumspection, to travel long on this route without detection, and shame and confusion follow. Whereas he who is a votary of truth never hesitates for

an answer, has never to rack his invention to make the sequel quadrate with the beginning of his story, nor obliged to burden his memory with minute circumstances, since truth speaks easily what it recollects, and repeats openly and frequently without varying facts, which liars cannot always do, even though gifted with a good memory.*

M A X I M S .

The poor man must walk to get meat for his stomach, the rich man to get a stomach to his meat.

Be not sick too late, nor well too soon.

Necessity never made a good bargain.

There's many witty men whose brains can't fill their bellies.

Weighty questions as for deliberate answers.

Be slow in choosing a friend, slower in changing.

Pain wastes the body; pleasures the understanding.

Keep thy shop, and thy shop will keep thee.

Nothing but money, is sweeter than money.

Of learned fools, I have seen ten times ten; of unlearned wise men, I have seen a hundred.

Three may keep a secret, if two of them are dead.

Poverty wants some things, luxury many things, avarice all things.

A lie stands on one leg, truth on two.

Sloth and silence are a fool's virtues.

Deny self for self's sake.

Ever since follies have pleased, fools have been able to divert.

It is better to take many injuries, than to give one.

Early to bed and early to rise, makes a man healthy, wealthy and wise.

To be humble to superiors is duty, to equals courtesy, to inferiors nobleness.

Here comes the orator, with his flood of words, and his drop of reason.

If what most men admire, they would despise,

'Twould seem as if mankind were growing wise.

An old young man will be a young old man

Are you angry that others disappoint you? remember you cannot depend upon yourself.

One mend-fault is worth two find-faults, but one find-fault is better than two make-faults.

Reader, I wish thee health, wealth, happiness, and may kind heaven thy year's industry bless.

If you know how to spend less than you get, you have the philosopher's-stone.

Fish and visitors smell in three days.

Diligence is the mother of good luck.

Do not do that which you would not have known.

Wealth is not his that has it, but his that enjoys it.

'Tis easy to see, hard to foresee.

Keep flax from fire, youth from gaming.

Bargaining has neither friends nor relations.

Admiration is the daughter of ignorance.

He that takes a wife takes care.

He that can have patience can have what he will.

Now I have a sheep and a cow, every body bids me good morrow.

God helps them that help themselves.

Why does the blind man's wife paint herself.

None preaches better than the ant, and she says nothing.

The absent are never without fault, nor the present without excuse.

Make your will and take care of your soul.

Don't throw stones at your neighbors, if your own windows are glass.

The excellency of hogs is—fatness, of men—virtue.

Good wives and good plantations are made by good husbands.

NECESSARY HINTS TO THOSE THAT WOULD BE RICH.

THE use of money is all the advantage there is in having money.

For six pounds a year you may have the use of one hundred pounds, provided you are a man of known prudence and honesty.

He that spends a groat a day idly, spends idly above six pounds a year, which is the price for the use of one hundred pounds.

He that wastes idly a groat's worth of his time per day, one day with another, wastes the privilege of using one hundred pounds each day.

He that idly loses five shillings worth of time, loses five shillings, and might as prudently throw five shillings into the sea.

He that loses five shillings, not only loses that sum, but all the advantage that might be made by turning it in dealing, which, by the time that a young man becomes old, will amount to a considerable sum of money.

Again : he that sells upon credit, asks a price for what he sells equivalent to the principal and interest of his money for the time he is to be kept out of it ; therefore, he that buys upon credit pays interest for what he buys, and he that pays ready money might let that money out to use : so that he that possesses anything he bought, pays interest for the use of it.

Yet, in buying goods, it is best to pay ready money, because he that sells upon credit expects to lose five per cent. by bad debts ; therefore he charges, on all he sells upon credit, an advance that shall make up that deficiency.

Those who pay for what they buy upon credit, pay their share of this advance.

He that pays ready money escapes, or may escape, that charge.

A penny saved is two pence clear,
A pin a day's a groat a year.

MAXIMS.

He that sells upon trust, loses many friends, and always wants money.

Lovers, travelers, and poets will give money to be heard.

He that speaks much, is much mistaken.

Creditors have better memories than debtors.

There's none deceived but he that trusts.

If you desire many things, many things will seem but a few.

Mary's mouth costs her nothing, for she never opens it but at others' expense.

Three things are men most likely to be cheated in, a horse, a wig, and a wife.

Poverty, poetry, and new titles of honor, make men ridiculous.

THE WAY TO MAKE MONEY PLENTY IN EVERY MAN'S POCKET.

AT this time, when the general complaint is that "money is scarce," it will be an act of kindness to inform the moneyless how they may reinforce their pockets. I will acquaint them with the true secret of money-catching, the certain way to fill empty purses, and how to keep them always full. Two simple rules, well observed, will do the business.

First, let honesty and industry be thy constant companions ; and,

Secondly, spend one penny per day less than thy clear gains.

Then shall thy hidebound pocket soon begin to thrive, and will never again cry with the empty bellyache : neither will creditors insult thee, nor want oppress, nor hunger bite, nor nakedness freeze thee. The whole hemisphere will shine brighter, and pleasure spring up in every corner of thy heart. Now, therefore, embrace these rules, and be happy. Banish the bleak winds of sorrow from thy mind, and live independent. Then shalt thou be a man and not hide thy face at the approach of the rich, nor suffer the pain of feeling little when the sons of fortune walk at thy right hand : for independence, whether with little or much, is good fortune, and placeth thee on even ground with the proudest of the golden fleece. Oh, then, be wise, and let industry walk with thee in the morning, and attend thee until thou reachest the evening hour for rest. Let honesty be as the breath of thy soul, and never forget to have a penny when all thy expenses are enumerated and paid : then shalt thou reach the point of happiness, and independence shall be thy shield and buckler, thy helmet and crown ; then shalt thy soul walk upright, nor stoop to the silken wretch because he hath riches, nor pocket an abuse because the hand which offers it wears a ring set with diamonds.

MAXIMS.

God heals and the doctor takes the fee.
The master-piece of man, is to live to the purpose.

He that steals the old man's supper does him no wrong.

A countryman between two lawyers, is like a fish between two cats.

He that can take rest is greater than he that can take cities.

After crosses and losses, men grow humbler and wise.

The nearest way to come at glory, is to do that for conscience which we do for glory.

He that can compose himself, is wiser than he that composes books.

The miser's cheese is wholesomest.

Love, cough, and a smoke, can't well be hid.

Well done is better than well said.

He that can travel well a-foot, keeps a good horse.

Fine linen, girls and gold so bright.

There are no ugly loves, nor handsome prisons.

No better relation than a prudent and faithful friend.

A traveler should have a hog's nose, deer's legs and an ass's back.

At the working man's house hunger looks in, but dares not enter.

A good lawyer, a bad neighbor.

Certainly these things agree, the priest, the lawyer, and death all three ;

Death takes both the weak and the strong, The lawyer takes from both right and wrong,

And the priest from living and dead has his fee.

Don't misinform your doctor nor your lawyer.

I never saw an oft-transplanted tree,

Nor yet an oft-removed family,

That throve so well as those that settled be.

Let the letter stay for the post, and not the post for the letter.

Three good meals a day is bad living.

'Tis better leave for an enemy at one's death, than beg of a friend in one's life.

To whom thy secret thou dost tell,

To him thy freedom thou dost sell.

If you'd have a servant that you like, serve yourself.

He that pursues two hares at once, does not catch one and lets 'tother go.

If you want a neat wife, choose her on a Saturday.

If you have time, don't wait for time.

Tell a miser he's rich, and a woman she's old, you'll get no money of one, nor kindness of 'tother.

Don't go to the doctor with every distemper, nor to the lawyer with every quarrel, nor to the pot with every thirst.

The creditors are a superstitious sect, great observers of set days and times.

The noblest question in the world is, *What good may I do in it ?*

Nothing so popular as goodness.

There are three faithful friends—an old wife, an old dog, and ready money.

Great talkers should be crop'd, for they have no need of ears.

Who has deceived thee so oft as thyself ?

Read much, but not too many books.

He that would have a short Lent, let him borrow money to be repaid at Easter.

Fly pleasures, and they'll follow you.

Buy what thou hast no need of, and e'er long thou shalt sell thy necessities.

If thou hast wit and learning, add to it wisdom and modesty.

You may be more happy than princes, if you will be more virtuous.

If you would not be forgotten, as soon as you are dead and rotten, either write things worth reading, or do things worth the writing.

Sell not virtue to purchase wealth, nor liberty to purchase power.

Let thy vices die before thee.

Keep your eyes wide open before marriage, half shut afterwards.

Since I cannot govern my own tongue, though within my own teeth, how can I hope to govern the tongues of others ?

Since thou art not sure of a minute, throw not away an hour.

If you do what you should not, you must hear what you would not.

Wish not so much to live long, as to live well.

As we must account for every idle word, so we must for every idle silence.

I have never seen the Philosopher's stone that turns lead into gold, but I have known the pursuit of it turn a man's gold into lead.

Never intreat a servant to dwell with thee.

Time is an herb that cures all diseases.

Wish a miser long life, and you wish him no good.

None but the well-bred man knows how to confess a fault, or acknowledge himself in error.

Drive thy business—let not that drive thee.

There is much difference between imitating a good man and counterfeiting him.

Wink at small faults—remember thou hast great ones.

Eat to please thyself, but dress to please others.

Search others for their virtues, thyself for thy vices.

Never spare the parson's wine, nor baker's pudding.

At a great penny worth pause a while.

Each year one vicious habit rooted out,
In time might make the worst man good
throughout.

If thou would'st live long, live well;
for folly and wickedness shorten life.

Trust thyself, and another shall not be-
tray thee.

He that pays for work before it's done,
has but a penny worth forth two pence.

Grace thou thy house, and let not that
grace thee.

Blessed is he that expects nothing, for
he shall not be disappointed.

Rather go to bed supperless than run
in debt for a breakfast.

Let thy discontents be secrets.

A man of knowledge, like a rich soil,
feeds.

An infallible remedy for toothache, viz.,
Wash the root of it in *Elder vinegar*, and
let it dry half an hour in the sun; after
which it will never ache more.

Honour thy father and thy mother, i. e.
Live so as to be an honor to them though
they are dead.

Hear no ill of a friend, nor speak any
of an enemy.

Pay what you owe, and you'll know
what is your own.

Be not niggardly of what costs thee
nothing, as courtesy, counsel, and counte-
nance.

Beware of him that is slow to anger:
he is angry for something, and will not be
pleased for nothing.

Proclaim not all thou knowest, all thou
owest, all thou hast, nor all thou can'st.

Let our fathers and grandfathers be
valued for *their* goodness, ourselves for
for our own.

O Lazy bones! Dost thou think God
would have given thee arms and legs, if
he had not designed thou shouldst use
them.

Sin is not hurtful because it is forbid-
den, but it is forbidden because it is hurt-
ful.

Nor is a duty beneficial because it is
commanded, but it is commanded because
it is beneficial.

An open foe may prove a curse;
But a pretended friend is worse.
A wolf eats sheep but now and then,
Ten thousands are devoured by men.
The poor have little—beggars none;
The rich too much—enough not one.

He that would thrive must ask his wife
Promises may get thee friends, but non
performance will turn them into enemies

When you speak to a man, look on his
eyes; when he speaks to thee, look on his
mouth.

Who knows a fool, must know his brother;
For one will recommend another.

Avoid dishonest gain: no price,

Can recompense the pangs of vice.

When befriended, remember it:

When you befriend—forget it.

Employ thy time well, if thou meanest
to gain leasure.

Enjoy the present hour, be mindful of the
past;

And neither fear nor wish the approaches
of the last.

E'er you remark another's sin,

Bid your own conscience look within.

At twenty years of age the will reigns;
at thirty the wit; at forty the judgment.

Lying rides on debt's back.

They who have nothing to be troubled
at, will be troubled at nothing.

Let no pleasure tempt thee, no profit
allure thee, no ambition corrupt thee, no
example sway thee, no persuasion move
thee, to do any thing which thou knowest
to be evil; so shalt thou always live jollily:
for a good conscience is a continual Christ-
mas. Adieu.

DR. FRANKLIN was born on Sunday, January 6th, 1706, old style, corresponding to January 17th, 1706, new style, the date given by most of his biographers. The records of the Old South Church, Boston, show that he was baptized on the day of his birth. The site of the house in which he was born, in Milk Street, opposite the church alluded to, is now occupied by a fine granite store, called "THE BIRTH-PLACE OF FRANKLIN." On the 17th of April, 1790, about eleven o'clock at night, he quietly expired, closing a long and useful life of eighty-four years and three months.

A

PRACTICAL AND EASY METHOD

FOR

Parishes to Provide for Pastors and their Families

IN THE DECLINE OF LIFE,

OR

IN THE DAY OF ADVERSITY.

DEvised AND MATURED

By WILLIAM FRANKLIN.

ADOPTED BY THE FRIENDS OF

Rev. ELISHA L. CLEVELAND, D.D.,

PASTOR OF THE THIRD CONGREGATIONAL CHURCH, IN NEW HAVEN, CONN.,

AND RECOMMENDED TO GENERAL USE AMONG ALL CHRISTIAN DENOMINATIONS.

NEW HAVEN.

1856.

A PRACTICAL AND EASY METHOD

FOR PARISHES TO PROVIDE FOR PASTORS AND THEIR FAMILIES IN THE
DECLINE OF LIFE, OR IN THE DAY OF ADVERSITY, WITH REASONS FOR
ITS ADOPTION.

While the author was earnestly engaged in securing an arrangement for such provision for his own esteemed pastor, as is contemplated in this article, he was often and strongly impressed with the importance, reasonableness and utility of similar arrangements in all the christian congregations throughout the land.

In preparing the requisite papers for obtaining and perpetuating provision for Rev. ELISHA L. CLEVELAND, D. D., pastor of the Third Congregational Church in New Haven, and for his family, the writer has therefore had in mind, not only to have all the instruments such as would be safe and appropriate *in this case*, but also such as, with obvious slight changes of *dates, names, localities* and *amounts*, should be equally adapted to all christian congregations and parishes in the land. This he has done, believing that, on this subject, what is suitable for one is substantially suitable for all.

In order to secure the best results in this matter, he has not only used the utmost diligence in the application of his own most earnest thought to the subject, but has freely consulted intelligent and judicious friends sympathizing in the effort, and fully competent to render all needful assistance in arranging and digesting a secure and efficient plan.

This plan embraces an Accumulation Deposit Fund and a Policy of Insurance on the life of the Pastor. It will be found, in full, on the later pages of this work. Meanwhile, the attention of the reader is invited to some considerations touching the general subject.

In most of the christian communities in our country, the opinion is prevalent that ministers of the Gospel, while able to preach and perform parochial duties, should devote their whole time to the work of the ministry.

This sentiment, in application to the pastors of christian churches, may be said to be almost universal.

In its support are urged such Scriptures as Paul's instructions to Timothy, "Meditate on these things. Give thyself wholly to them," "Be instant in season and out of season." "No man that warreth engageth himself with the affairs of this life." Such instructions, it is urged, with other Scripture testimonies respecting the nature and magnitude of the work committed to christian ministers, indicate God's judgment that this work cannot be, in ordinary circumstances, fully and well performed, if the minister's time and powers of body and mind are occupied in other employments.

Again, it is said that if we had no Scripture testimony on the subject, it is apparent from the nature of the case, that no ordinary powers can be adequate to the great work of the christian pastor, if they are engrossed with other employments. The principle, it is urged, runs through all human arrangements, and is attested by all human experience, that to have business *well done*, it must be *the business* of him who does it. All other professions, all manufacturers, all trades, and all mechanic employments are arranged and pursued on this principle. It is asked then, can the arduous and momentous work of the ministry of Christ be appropriately and successfully performed by one whose time, talents and energy are spent in other pursuits?

Without intending to discuss the question of the right or wrong of this sentiment, but only to look at the subject as we find it on the face of our social organizations, it is to the purpose of this article to say, that the common sentiment of the country is, that the christian pastor must, as a general thing, have no other *business* than his profession. He is to *live* for the work of the ministry, for the good of his people, and for the salvation of men. Not merely as all should live for these ends, by making their employments conducive to them, but in the sense that his *whole employment* is *directly* for them. It is his work to labor for them, and he may pursue other employments only as a needed relaxation and invigoration of his powers for this work, or as directly conducive and tributary to this.

Hence, ordinarily, *the minister can pursue no employment, as a means of livelihood or temporal support.* For this he must depend on his parishioners. He gives to them and to God the powers which others employ in acquiring property. Consequently the sentiment is as universal as that before named, that it is both the duty and the privilege, as well as the interest, of every congregation to provide for their pastor a comfortable support.

Here, again the common sentiment brings to its countenance and upholding the Scripture testimony, as in 1st Corinthians 9: "Who goeth a warfare, any time, at his own charges? For it is written, Thou shalt not muzzle the mouth of the ox that treadeth out the corn. Doth God take care for oxen? Or saith he this altogether for our sakes? For

our sakes, no doubt this is written. If we have sown into you spiritual things, is it a great matter if we shall reap your carnal things? Even so hath the Lord ordained, that they who preach the Gospel should live of the Gospel."

Now, as Protestant christianity holds, not only that it is lawful, but also expedient for the best good of a people, that "a Bishop should be the husband of one wife," and "have his children in subjection with all gravity," in other words, that a pastor should have a family—a well trained model household, it is generally admitted that a comfortable and proper support for a pastor includes a competent provision for maintaining, respectably, a family establishment. To this he would certainly be entitled, because he would readily earn and acquire it, if, instead of devoting himself to this service, he pursued any worldly business calling. In such calling he would be likely to acquire not only competence but wealth. It is then among the settled convictions of christian congregations, that while the pastor renounces those business avocations, and their legitimate gains, that he may break to his people "the bread of life," they must furnish him the means of sustaining a creditable family establishment and of educating his children.

But while this is readily admitted, while it is unquestioned as theory, does the practice of the parishes of our several religious denominations correspond with it? On the contrary, is it not true that the means of support to the ministers of the Gospel is often exceedingly meagre? The fact stands out conspicuously, it attracts often the notice even of minds devoted to the world, that no other class of men, of equal ability, consent to receive so small pecuniary consideration for the service which they render. In very many cases it is hardly possible that the smallness of the minister's salary should fail to leave him subject to very trying and perplexing embarrassments, altogether incompatible with his rendering the highest and most efficient service to the congregation in his appropriate sacred duties.

While this is true during the period of his greatest vigor, and of his greatest popularity, when various circumstances combine to make the means of support flow in more readily than at any other period, what is the prospect before the pastor and his family when his popularity declines, when the infirmities of age come upon him—when his relation to his parish is dissolved, and this, perhaps, at a time of life when he is not likely to be sought by a congregation proffering a very liberal support? The experience of not a few who have been laborious, faithful, acceptable and highly useful pastors, gives to these inquiries a sad answer; not more sad, however, for the bitterness of the pastor's experience, than for the grievous discredit which it does to the christianity of the congregation.

If Jehovah's vengeance is imprecated on the men, (James 5: 4,) the

hire of the laborers who have reaped, whose fields crieth unto him, because it is kept back by fraud; how shall *they* answer it to HIM, who have failed to make competent provision for the faithful, laborious and self-denying servants of God, who have garnered among them the spiritual harvest?

In view of the reasonableness of reflections like these, members of the Third Ecclesiastical Society in New Haven, enjoying the ministry of Dr. Cleveland, have attempted something in the way of their duty in this respect, and would rejoice to see a similar arrangement go into effect to the great comfort both of ministers and churches throughout our land.

Before submitting the plan to the reader, it may be in place to offer some remarks respecting its other features.

LIFE INSURANCE.

Some persons have doubts whether it is *right* to take a policy of Life Assurance. They see the *desirableness* of such a provision for their families if it were *right*. But they have a vague impression that there is something in the transaction like either a tempting or a defying of Providence.

It would seem that a little careful examination of the subject, and the application to it of a little common sense, must remove these doubts.

The principle upon which this Insurance, or Assurance, is made, is the same which is acted on in the case of insurance against loss or damage by fire, or by the dangers of the sea. The average proportion of the property exposed to these dangers, which is annually lost, or which is lost in certain voyages, is approximately ascertained by the observations of a long series of years. Now, by your paying to an Insurance Company a fraction more than your actual proportion of the risk incurred by your property, that Company can afford to secure to you the payment of the value of that property in case it is lost. The payment which the Company thus receives, both where losses do and where they do not occur, enable them to make the payments where such losses do occur. Now, you have, it may be 1,000 or it may be 5,000 dollars worth of property so exposed. If it should be destroyed, the means of supporting your family, or of prosecuting your business are gone. You pay for a policy of Insurance, say one dollar for each one hundred dollars thus exposed. If your property is not lost, you can well afford to pay the small sum which Policies of Insurance cost toward the provision which this system of insurance makes for re-imbursing the losses of others. If your property is lost, you have the benefit of the re-im-

bursement from the insurance payments of those whose property is not lost.

So in the case of what is called Life Assurance. It is not an assurance that you shall live to a certain age. It is simply a system by which, for the deposit of a certain sum at one time, or at stated periods, you are assured that at your death a certain larger sum shall be paid to those who are dependent on you for your support or means of livelihood.

You have a trade, or are in a business or profession, by which you earn 500, or 1,000 or 2,000 dollars a year. With these earnings you are enabled to provide a comfortable support for your family. But in case of your death, they would be comparatively destitute. Now, it has been ascertained that a certain proportion of persons, situated as you are, live to a certain age. Another proportion, to another certain age, and so on. On this ascertained fact of the average length of life, is legitimately determined the sum to which, *during a man's life*, of average length, *a certain sum now invested will amount*.

In this way, the Life Assurance Company is able to pay to you, for so much money deposited with them, at a certain age they will assure to you the payment, to your family, or heirs, at your death, a certain and much larger sum. To meet the convenience of the persons making such deposits, the amount to be deposited to secure a given payment to their family, or heirs, is divided into small amounts to be paid at stated periods, usually in annual payments, or what is called the annual premium on a policy of Life Assurance.

The two following tables, taken respectively from the last Annual Report of "The Mutual Life Insurance Company, of New York," and of "The American Mutual Life Insurance and Trust Company, of New Haven, Connecticut," are constructed on this principle, and are similar to tables published for the same object by other similar Companies.

The main practical difference between Mutual and other Insurance Companies is, that in the Mutual Companies you pay a higher premium for a policy of Assurance of a given amount, and either you or your heirs have your proportion of the profits of the business of the Company in addition to the specific sum assured; while in other Companies you pay a smaller premium, but have none of the profits of the business.

In the second of the subjoined tables, the right and left hand columns are the same, showing the *age* at which the sums specified in the other columns will secure the payment of 1,000 dollars, at the death of the person making the deposit of those sums, at the times and during the periods specified.

The second table indicates, in the first or in the fifth column, the age at which the sum opposite that age, in the second or sixth column, will secure the payment of 1,000 dollars, if the party dies within one year; at which, also the sum placed opposite, in the third or the fourth column,

paid annually for seven years, will secure the payment of 1,000 dollars, if the party dies within seven years; and at which the sum set opposite in the fourth or in the eighth column, paid annually during life, will secure the payment of 1,000 dollars whenever death may occur.

It is right to say that there are two points in which these two Companies differ from each other respecting the advantages of their course, respectively, in which applicants must judge for themselves.

The New York Company makes no dividend of profits to the insured during life, but adds, from time to time, the accruing profits to a cumulating fund for the benefit of Life Policies, drawing interest till the expiration of the policy by death, when the whole of its accumulation is added to the sum specified in that policy, and paid to those for whose benefit the policy was held. The New Haven Company, as a substitute for the ordinary gains, issues the policy at about 15 per cent. less premium than the New York Company, and any surplus profits which it may realize, are distributed from time to time among the policy holders.

Similar differences exist among other similar Institutions. In another respect, both these Companies differ from some other sound Companies, which, like the Connecticut Mutual, at Hartford, allow a part of the premium on a policy of Insurance to be withheld by such of the insured as choose, they giving their note, on interest, for such part; and these notes, secured of course on the policy, are in time given up to the holders of the policy, in payment of the dividends of profits.

The proprietor of this work has no interest in any Insurance Company beyond the possession of a Life Policy for a small amount—the annual premium on which he cheerfully pays—and therefore has no reason for advertising one good Company to the disadvantage of another. He would have all investigate for themselves the relative advantages for *them*, in insurance in one or another; but, as a friend to their comfort and peace of mind, in regard to provision for their families, he would intreat all in moderate circumstances, and those having still smaller resources, not to be long in deciding in what Company they will insure.

From these tables any person, in good health, can see at a glance at what rate he, or she, can obtain, in a sound Mutual Company, an Assurance for any specified sum, simply multiplying or dividing as that sum is more or less than 1,000 dollars.

AMERICAN MUTUAL LIFE INSURANCE AND TRUST COMPANY, OF NEW HAVEN, CONN.

Annual Premiums charged for each \$1,000 of Insurance, for One Year, Seven Years, and for Life.

Age.	One Year.	Seven Years.	Life.	Age.	One Year.	Seven Years.	Life.
14	6.80	7.70	13.10	41	14.90	16.60	28.00
15	6.90	8.20	13.30	42	15.40	16.90	29.50
16	7.20	8.60	13.50	43	15.70	17.20	30.10
17	7.50	9.10	13.70	44	15.80	17.50	31.30
18	7.60	9.50	14.10	45	16.00	17.80	32.00
19	7.70	10.10	14.50	46	16.20	18.00	33.00
20	7.90	10.60	14.90	47	16.40	18.30	34.50
21	8.00	11.20	15.30	48	16.70	18.70	36.00
22	8.20	11.60	15.90	49	17.00	19.20	37.50
23	8.40	12.00	16.30	50	17.20	19.60	40.00
24	8.90	12.20	16.80	51	17.50	20.80	42.50
25	9.30	12.50	17.40	52	17.90	21.60	45.50
26	9.70	12.70	17.80	53	18.50	22.50	47.00
27	10.20	13.00	18.30	54	19.00	25.00	50.00
28	10.50	13.30	18.80	55	20.50	27.00	53.50
29	10.70	13.50	19.30	56	23.00	30.00	57.00
30	11.20	13.80	19.80	57	25.50	32.70	61.50
31	11.90	14.00	20.60	58	28.00	35.50	64.50
32	12.20	14.30	21.10	59	32.50	37.50	68.50
33	12.30	14.50	21.80	60	35.00	40.00	72.00
34	12.55	14.90	22.90	61	37.50	42.20	74.50
35	12.70	15.00	23.40	62	40.00	45.00	77.50
36	12.90	15.60	24.00	63	42.50	47.00	80.00
37	13.10	15.60	25.00	64	44.00	50.00	89.00
38	13.50	15.80	25.50	65	47.00	52.50	95.00
39	13.80	16.10	26.80	66	48.50	54.50	99.00
40	14.40	16.40	27.30	67	50.00	57.00	102.00

These Premiums are payable in cash in advance, either Annually, Semi-Annually, or Quarterly, on or before 12 o'clock of the day they are due, or the Policy expires at noon.

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

LIFE TABLE.

The Rates of Assurance of One Thousand Dollars on a Single Life, for the whole continuance thereof.

Age.	Quarterly Payments for Life.	Semi-Annual Payments for Life.	Annual Payments for Life.	Annual Payments for Ten Years.	Annual Payments for Five Years.	In One Payment.	Age.
14	3.77	7.48	14.71	33.49	57.68	254.59	14
15	3.88	7.68	15.11	34.18	58.86	259.69	15
16	3.98	7.89	15.52	34.89	60.05	264.88	16
17	4.09	8.11	15.94	35.62	61.27	270.16	17
18	4.20	8.33	16.38	36.35	62.51	275.53	18
19	4.32	8.56	16.83	37.11	63.78	280.99	19
20	4.44	8.80	17.30	37.87	65.07	286.56	20
21	4.56	9.05	17.78	38.66	66.38	292.23	21
22	4.69	9.30	18.28	39.45	67.72	298.00	22
23	4.82	9.56	18.80	40.27	69.08	303.88	23
24	4.96	9.84	19.34	41.10	70.48	309.87	24
25	5.10	10.12	19.89	41.95	71.89	315.97	25
26	5.25	10.41	20.47	42.82	73.35	322.20	26
27	5.41	10.72	21.07	43.71	74.83	328.55	27
28	5.57	11.04	21.70	44.62	76.34	335.02	28
29	5.73	11.37	22.35	45.55	77.88	341.64	29
30	5.91	11.71	23.02	46.51	79.46	348.38	30
31	6.09	12.07	23.73	47.48	81.07	355.26	31
32	6.28	12.45	24.47	48.48	82.72	362.29	32
33	6.47	12.84	25.23	49.50	84.41	369.46	33
34	6.68	13.24	26.03	50.55	86.13	376.78	34
35	6.89	13.67	26.87	51.62	87.89	384.26	35
36	7.12	14.12	27.75	52.72	89.70	391.90	36
37	7.36	14.59	28.67	53.86	91.55	399.71	37
38	7.61	15.08	29.64	55.02	93.44	407.70	38
39	7.87	15.60	30.66	56.21	95.38	415.83	39
40	8.14	16.14	31.73	57.45	97.37	424.23	40
41	8.43	16.72	32.86	58.72	99.41	432.79	41
42	8.74	17.32	34.05	60.03	101.51	441.54	42
43	9.06	17.96	35.30	61.38	103.66	450.49	43
44	9.40	18.64	36.63	62.78	105.87	459.66	44
45	9.76	19.35	38.04	64.24	108.15	469.03	45
46	10.14	20.11	39.53	65.74	110.49	478.62	46
47	10.55	20.92	41.11	67.31	112.91	488.41	47
48	10.98	21.77	42.78	68.92	115.39	498.37	48
49	11.43	22.66	44.55	70.59	117.92	508.49	49
50	11.91	23.61	46.42	72.31	120.51	518.75	50
51	12.42	24.62	48.39	74.08	123.15	529.15	51
52	12.95	25.69	50.49	75.91	135.85	539.68	52
53	13.52	26.82	52.71	77.81	128.61	550.36	53
54	14.13	28.02	55.07	79.78	131.44	561.17	54
55	14.77	29.29	57.58	81.84	134.34	572.12	55
56	15.46	30.65	60.25	83.98	137.32	583.19	56

The importance of the subject is commended to the consideration of individuals for themselves, and most earnestly to Parishes for their Pastors.

SUBSCRIPTION
FOR
LIFE INSURANCE AND SAVINGS FUND
FOR

REV. ELISHA L. CLEVELAND, D. D.

Pastor of the Third Ecclesiastical Society, New Haven, Conn.

We, the subscribers, agree to pay the sums annexed to our respective names, for the purpose of forming a pastor's fund, and paying the premium for the current year on an insurance of the life of DR. ELISHA L. CLEVELAND, pastor of the Third Congregational Church in New Haven, the surplus beyond the sum requisite for said purpose to be deposited in the New Haven Savings Bank, or otherwise invested as the Society's Committee may direct, in the name of the Agent appointed by the Society, in trust, for the benefit of the said Cleveland and his family, to accumulate with such additional sums as may be deposited there by the said Agent for the same purpose, and subject to be drawn from said Bank by said Agent, in accordance with the vote of the Society on this subject.

ACTION OF THE THIRD CONGREGATIONAL SOCIETY.

At a Society meeting of the Third Congregational Society in New Haven, regularly convened, on the day of 1856, the following action was taken, viz.:

Voted, That the Society will, annually, at the time of election of Society Officers, appoint an Agent to raise money for the purpose of form-

ing a Pastor's Fund, and of paying the premium on an Insurance of the Life of Dr. E. L. Cleveland, and for a Savings Fund to accumulate for the benefit of the said Cleveland and his family. His designation shall be "The Agent for the Pastor's Insurance and Savings Fund."

The duties of the Agent shall be to collect money annually, by voluntary subscription, and first pay the premium on the sum of Two Thousand Dollars insured, and then deposit the balance so collected, together with any other sums which may be committed to him for this purpose, in his name, as Agent of the Society, in the New Haven Savings Bank, or to invest otherwise as the Society may direct, in trust, to accumulate for the benefit of said Cleveland and his family.

The object of this Fund is to provide for the said Cleveland and his family, in case he should become disabled, or the pastoral relation should be dissolved, and for his family in the event of his death.

Whenever the pastoral relations shall be mutually dissolved, or shall be dissolved by a Council, or by the advice of such Council, the said fund and policy of Insurance shall be deemed to belong to the said E. L. Cleveland, and it shall be the duty of the said Agent to withdraw from the bank the said fund, and call in any other investments that may be made for his benefit, and pay it over to the said Cleveland, or his order, and also transfer to him the said Policy of Insurance. Should the pastoral relation be dissolved by death, the said fund shall be the property of the then surviving members of the family of the said Cleveland.

At any time after the said Cleveland shall attain to the age of 60 years, and certify the same to the Agent, the said Agent shall, at his request, withdraw the whole of said fund and pay it over to the said Cleveland, and the accumulation shall then cease.

In case any controversy should arise in regard to the disposition of this fund, the question shall be decided by three arbitrators, one chosen by the Pastor, or his legal representative, one by the Society, and the other by the two thus chosen. The Society shall, in such case, furnish to the arbitrators a true and attested copy of this vote and of the original subscription for this object, and shall be governed in its action by the decision of the arbitrators.

The fund shall not accumulate so as to exceed Ten Thousand Dollars previous to the Pastor's attaining the age of sixty years. If, previous to his attaining that age, it shall reach that sum, the additional accumulations shall be appropriated, one-half for the benefit of the poor of the Society, in the usual manner of such appropriations, and the other half shall be at the disposal of the Pastor for benevolent purposes. If there are no poor of the Society requiring aid, the whole of this surplus shall be at the disposal of the Pastor as above, and the Society shall, by vote, authorize the Agent to draw the surplus for these purposes.

The Deposit can be drawn from the Bank in whole or in part only by the Agent appointed by the Society from time to time, who must exhibit to the Treasurer of the said Bank a certificate of his appointment, and the vote, certificate, or order authorizing his withdrawal, as hereinbefore provided.

A certified copy of the Annual Subscriptions for this object, and of this vote, shall be deposited with the Bank, to remain in the hands of its Treasurer, and shall be referred to in the Deposit Book *as specifying the conditions on which the Deposit is made.*

This vote shall not be subject to repeal by the Society, nor to any such modification as would divert said fund from the object above set forth in the subscription.

DEPOSIT BOOK NEW HAVEN SAVINGS BANK.

Account with A. B., Agent of the Pastor's Insurance and Savings Fund of the Third Ecclesiastical Society in New Haven.

The vote of the Third Ecclesiastical Society of New Haven, for raising a Life Insurance and Savings Fund for the benefit of E. L. Cleveland, Pastor of said Society, and his family, passed on the day of
1856, and annual subscriptions for said Fund are here referred to as together, showing the condition on which this deposit was made.







